

Finance, B.S.B.AD.

Degree Offered

- Bachelor of Science in Business Administration

Nature of the Program

Finance is the study of the creation and management of wealth and the allocation of resources in capital markets. A finance major learns how to evaluate and control risk, appropriately price new projects, perform capital expansion for firms, and maximize returns from investments. The finance program prepares students for a variety of positions in financial enterprises. Areas of Emphasis within the major are aligned with career opportunities existing in investments, wealth management, corporate valuation and management, personal finance, insurance, risk management, energy finance and commercial banking.

People with degrees in finance have careers such as:

- Financial Manager
- Commercial Banker
- Credit Manager
- Financial Analyst
- Financial Planner
- Institutional Portfolio Manager
- Insurance and Risk Manager
- Insurance Underwriter
- Investment Banker
- Loan Officer

FACULTY

DEPARTMENT CHAIRPERSON

- Ann Marie Hibbert - Ph.D., Florida International University
Behavioral Finance, Corporate Finance, Fixed Income Securities, Derivative Securities, Household Finance

PROFESSORS

- Victor Chow - Ph.D., CFA (University of Alabama)
Investments, Portfolio Management.
- Ann Marie Hibbert - Ph.D. (Florida International University)
Behavioral Finance, Corporate Finance, Fixed Income Securities, Derivative Securities, Household Finance
- Alexander Kurov - Ph.D., CFA (Binghamton University (SUNY))
Financial Market Microstructure, Futures Markets.
- Paul J. Speaker - Ph.D. (Purdue University)
Corporate Finance, Public Sector Financial Management, Business Valuation, and Business of Forensics.

ASSOCIATE PROFESSORS

- Ashok Abbott - Ph.D. (Virginia Polytechnic Institute and State University)
Financial Institutions, Corporate Finance, and Mergers and Acquisitions.
- Ruiyuan Chen - Ph.D. (University of South Carolina)
Empirical Corporate Finance, Banking, International Finance, Government Ownership.
- Bingxin Li - Ph.D. (University of Houston)
Derivatives Modeling, Financial Risk Management, Empirical Asset Pricing, and Energy Finance.
- Sabatino (Dino) Silveri - Ph.D. (Arizona State University)
Empirical Corporate Finance, Financial Institutions, Mergers and Acquisitions, Corporate Governance, Executive Compensation, Market Microstructure
- He (Helen) Wang - Ph. D. (University of South Carolina)
Corporate Finance, International Finance, Corporate Social Responsibility.
- Gulnara Zaynutdinova - Ph.D. (Washington State University)
Empirical Asset Pricing, Institutional Investors, Mutual Funds and Investor Behavior.

TEACHING ASSISTANT PROFESSORS

- Robert (Brant) Hammer - M.S. (West Virginia University)
Applied Investment Management, Financial Institutions, Principles of Finance, Corporate Finance, and FinTech

CLINICAL INSTRUCTOR

- Kaitlin Nickasch - M.S. (West Virginia University)
General Insurance, Property and Liability Insurance, Life and Health Insurance

SERVICE ASSISTANT PROFESSOR

- Michael Zhao - M.S. (West Virginia University)

EMERITI

- Naomi Boyd
- Howard L. Brewer
- William B. Riley
- Frederick C. Scherr

Admissions for 2026-2027

For specific information regarding the admissions requirements for First Time Freshmen to the John Chambers College of Business and Economics, please visit Chambers admissions (<http://catalog.wvu.edu/undergraduate/collegeofbusinessandeconomics/#admissionstext>).

Students who are direct admitted to the major as first-time freshmen must possess an overall university GPA of at least 2.5 and have completed the course prerequisites listed in the table below with minimum grade of C-, unless otherwise noted, to be eligible to enroll in upper-division course work.

Students who are not direct admitted to the major (i.e. Business) will declare the major at the beginning of the semester in which they satisfy the course prerequisites listed below. Applicants also must possess an overall GPA of at least 2.5 to be considered for admission to the major.

Code	Title	Hours
ACCT 201 & ACCT 202	Principles of Accounting 1 and Principles of Accounting 2	6
BCOR 121	Introduction to Business Applications	2
ECON 201 & ECON 202	Principles of Microeconomics and Principles of Macroeconomics *	6
ECON 225 or STAT 211	Elementary Business and Economics Statistics Elementary Statistical Inference	3
Choose one of the following:		3-6
ENGL 101 & ENGL 102	Introduction to Composition and Rhetoric and Composition, Rhetoric, and Research	
ENGL 103	Accelerated Academic Writing	
Choose one of the following; a minimum of C- is needed in MATH 150 or D- in MATH 154 or MATH 155		3-4
MATH 124 & MATH 150	Algebra with Applications and Applied Calculus	
MATH 129 & MATH 155	Pre-Calculus Mathematics and Calculus 1 **	
MATH 150	Applied Calculus **	
MATH 153 & MATH 154	Calculus 1a with Precalculus and Calculus 1b with Precalculus	
MATH 155	Calculus 1 **	
Total Hours		23-27

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A minimum grade of B- is required in ECON 201 and ECON 202 for admission to the program.

**
A minimum grade of C- is required in MATH 150 for admission to the program. A minimum grade of D- in MATH 154 or a higher college calculus course satisfies the calculus requirement for admission to the program.

Major Code: 2142

Click here to view the Suggested Plan of Study (p. 5)

General Education Foundations

Please use this link to view a list of courses that meet each GEF requirement. (<http://registrar.wvu.edu/gef/>)

NOTE: Some major requirements will fulfill specific GEF requirements. Please see the curriculum requirements listed below for details on which GEFs you will need to select.

Code	Title	Hours
General Education Foundations		
F1 - Composition & Rhetoric		3-6
ENGL 101 & ENGL 102 or ENGL 103	Introduction to Composition and Rhetoric and Composition, Rhetoric, and Research Accelerated Academic Writing	
F2A/F2B - Science & Technology		4-6
F3 - Math & Quantitative Reasoning		3-4
F4 - Society & Connections		3
F5 - Human Inquiry & the Past		3
F6 - The Arts & Creativity		3
F7 - Global Studies & Diversity		3
F8 - Focus (may be satisfied by completion of a minor, double major, or dual degree)		9
Total Hours		31-37

Please note that not all of the GEF courses are offered at all campuses. Students should consult with their advisor or academic department regarding the GEF course offerings available at their campus.

Degree Requirements

To qualify for the Bachelor of Science in Business Administration students must meet the following criteria:

- Complete a minimum of 120 credit hours.
- Possess an overall GPA of 2.0.
- Possess a minimum GPA of 2.0 for all major courses, calculated using all attempted GPA hours unless excluded by the D/F repeat policy.
- The John Chambers College of Business and Economics accepts all baccalaureate transferable course work completed at public and private colleges in West Virginia and other regionally accredited institutions. Since the College is AACSB accredited, upper-division courses (courses equivalent to 300/400 level at WVU) must be evaluated by the Dean or designee before they may count toward business core, major core and major restricted electives in the Bachelor of Science in Business Administration or Bachelor of Science in Economics program.

Code	Title	Hours
	University Requirements	31
	Program Requirements	26
	Business Core Requirements	33
	Finance Major Requirements	30
Total Hours		120

University Requirements

Code	Title	Hours
	General Education Foundations (GEF) 1, 2, 3, 4, 5, 6, 7, and 8 (31-37 Credits)	
	Outstanding GEF Requirements 2, 5, 6, 7 and 8	16
BCOR 191	First-Year Seminar	1
	General Electives	14
Total Hours		31

Program Requirements

Code	Title	Hours
ACCT 201	Principles of Accounting 1 (Minimum grade of C-)	3
ACCT 202	Principles of Accounting 2 (Minimum grade of C-)	3
BCOR 121	Introduction to Business Applications (Minimum grade of C-)	2
ECON 201	Principles of Microeconomics (Minimum grade of B-; may fulfill GEF 4)	3
ECON 202	Principles of Macroeconomics (Minimum grade of B-; may fulfill GEF 8)	3
Select one of the following (Minimum Grade of C-; may fulfill GEF 8):		3
ECON 225	Elementary Business and Economics Statistics	
STAT 211	Elementary Statistical Inference	
Select one of the following (Minimum Grade of C-; may fulfill GEF 1):		3-6
ENGL 101 & ENGL 102	Introduction to Composition and Rhetoric and Composition, Rhetoric, and Research	
ENGL 103	Accelerated Academic Writing	
Select one of the following; minimum grade of C- in MATH 150 or D- in MATH 154 or higher; (may fulfill GEF 3):		3-8
MATH 124 & MATH 150	Algebra with Applications and Applied Calculus	
MATH 129 & MATH 155	Pre-Calculus Mathematics and Calculus 1	
MATH 150	Applied Calculus	
MATH 153 & MATH 154	Calculus 1a with Precalculus and Calculus 1b with Precalculus	
MATH 155	Calculus 1	
Total Hours		26

Business Core Requirements

Code	Title	Hours
ENTR 102	Fundamentals of Entrepreneurship	3
BCOR 199	Introduction to Business	3
BCOR 299	Business Communication (Fulfills Writing and Communication Skills Requirement)	3
BCOR 320	Legal Environment of Business	3
BCOR 330	Information Systems and Technology	3
BCOR 340	Principles of Finance (Minimum grade of B- to advance to FIN courses, except FIN 350)	3
BCOR 350	Principles of Marketing	3
BCOR 360	Supply Chain Management	3
BCOR 370	Principles of Management	3
BCOR 380	Business Ethics	3
BCOR 460	Contemporary Business Strategy	3
Total Hours		33

Finance Major Requirements

Code	Title	Hours
Possess a minimum GPA of 2.0 for all major courses, calculated using all attempted GPA hours unless excluded by the D/F repeat policy.		
FIN 305	Intermediate Finance (B- or better in BCOR 340)	3
FIN 310	Investments (B- or better in BCOR 340)	3
FIN 315	Financial Data Analytics (B- or better in BCOR 340)	3
FIN 320	Financial Statements Analysis (B- or better in BCOR 340)	3
FIN 330	Financial Institutions (B- or better in BCOR 340)	3
FIN 350	General Insurance	3
Required Area of Emphasis		12
Total Hours		30

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FIN 491, Professional Field Experience, may not be used to fulfill finance elective credit. A maximum of six credit hours of professional field experience may be counted towards the 120 credit hours required for the degree.

Suggested Plan of Study

First Year

Fall	Hours	Spring	Hours
BCOR 199		3 ACCT 201	3
BCOR 191		1 ECON 201 (GEF 4)	3
BCOR 121		2 ENGL 101 (GEF 1)	3
Select one of the following (GEF 3):		3 Select one of the following:	3
MATH 124		MATH 150	
MATH 129		MATH 154	
MATH 150		MATH 155	
MATH 153		MATH 156	
MATH 155		GEF (Choose from F2B, F5, F6, F7 or F8)	3
ENTR 102		3	
GEF (Choose from F2B, F5, F6, F7 or F8)		3	
		15	15

Second Year

Fall	Hours	Spring	Hours
ACCT 202		3 BCOR 299	3
ECON 202 (GEF 8)		3 BCOR 330	3
ECON 225 (GEF 8)		3 BCOR 340	3
ENGL 102 (GEF 1)		3 BCOR 370	3
GEF (Choose from F2B, F5, F6, F7 or F8)		3 FIN 350	3
		15	15

Third Year

Fall	Hours	Spring	Hours
BCOR 350		3 BCOR 320	3
BCOR 360		3 BCOR 380	3
FIN 305		3 FIN 310	3
FIN 320		3 FIN 315	3
FIN 330		3 GEF (Choose from F2B, F5, F6, F7 or F8)	3
		15	15

Fourth Year

Fall	Hours	Spring	Hours
Area of Emphasis		3 BCOR 460	3
Area of Emphasis		3 Area of Emphasis	3
GEF (Choose from F2B, F5, F6, F7 or F8)		3 Area of Emphasis	3
Minor or General Electives		6 Minor or General Electives	6
		15	15

Total credit hours: 120

Areas of Emphasis Offered:

- Banking (p. 6)
- Corporate Finance and Valuation (p. 6)
- Energy Finance (p. 6)
- Financial Planning (p. 6)
- General Finance (p. 7)

- Investments (p. 7)
- Risk Management and Insurance (p. 7)

BANKING AREA OF EMPHASIS

The Banking Area of Emphasis prepares finance majors for successful careers in the banking industry. Graduates will be familiar with the composition of this sector, its regulatory environment, and factors influencing commercial bank performance.

Code	Title	Hours
FIN 460	Bank Management	3
FIN 461	Applied Bank Management	3
Select two of the following:		6
FIN 411	Options, Futures and Other Derivatives	
FIN 420	Business Valuation	
FIN 421	Mergers and Acquisitions	
FIN 422	Advanced Financial Statement Analysis	
FIN 465	Applied Investment Management	
FIN 480	International Finance	
FIN 485	Advanced Topics in Financial Planning	
FIN 493	Special Topics	
Total Hours		12

CORPORATE FINANCE AND VALUATION AREA OF EMPHASIS

The Corporate Finance/Valuation Area of Emphasis prepares finance majors for successful careers in financial management for private and public corporations, valuation, and entrepreneurial enterprises. Graduates also meet the professional standards required for the Certified Valuation Analyst (CVA) certification.

Code	Title	Hours
FIN 420	Business Valuation (minimum grade of B-)	3
FIN 421	Mergers and Acquisitions (minimum grade of B-)	3
Select two of the following:		6
FIN 422	Advanced Financial Statement Analysis	
FIN 470	Advanced Corporate Finance	
FIN 480	International Finance	
Total Hours		12

ENERGY FINANCE AREA OF EMPHASIS

The Energy Finance Area of Emphasis prepares students for jobs in the energy sector. The energy market is big, it's global, and so are its challenges. Its capital needs are second to none. The transition to clean energy adds to its challenges and opportunities. Students are trained for jobs in financial engineering, funding, commodity trading, project proforma modeling, deal structuring, and risk analysis.

Code	Title	Hours
FIN 411	Options, Futures and Other Derivatives	3
FIN 430	Energy Financial Economics	3
FIN 431	Energy Law and Regulations	3
FIN 432	Energy Financial Accounting	3
FIN 433	Energy Financial Risk Management	3
Total Hours		15

FINANCIAL PLANNING AREA OF EMPHASIS

The Financial Planning Area of Emphasis provides students with a strong foundation for becoming a practicing financial planner. The curriculum meets the educational requirements for the Certified Financial Planning designation (CFP).

Code	Title	Hours
FIN 370	Personal Finance	3
FIN 452	Employee Benefit Plans	3

FIN 453	Estate and Tax Planning for Financial Advisors	3
FIN 485	Advanced Topics in Financial Planning	3
Total Hours		12

GENERAL FINANCE AREA OF EMPHASIS

Code	Title	Hours
Finance Electives *		12
Total Hours		12

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The General Finance area of emphasis is available to Finance majors who do not meet the requirements of other Finance Major areas of emphasis.

INVESTMENTS AREA OF EMPHASIS

The Investments Area of Emphasis prepares students for careers in the very dynamic asset management industry. These include roles such as research analysts, traders, financial analysts, investment bankers portfolio managers and chief investment officers.

Code	Title	Hours
Select four of the following:		12
FIN 410	Security Analysis and Portfolio Management	
FIN 411	Options, Futures and Other Derivatives	
FIN 420	Business Valuation	
FIN 465	Applied Investment Management (Course may be repeated once for a total of 6 credits)	
FIN 480	International Finance	
FIN 485	Advanced Topics in Financial Planning	
Total Hours		12

RISK MANAGEMENT AND INSURANCE AREA OF EMPHASIS

The Risk Management and Insurance area of emphasis prepares students for practices and procedures in the business of corporate risk management and insurance industry operations.

Code	Title	Hours
Select four of the following:		12
FIN 451	Life and Health Insurance	
FIN 452	Employee Benefit Plans	
FIN 453	Estate and Tax Planning for Financial Advisors	
FIN 454	Property and Liability Insurance	
FIN 455	Risk Management	
Total Hours		12

Major Learning Outcomes

FINANCE

The undergraduate finance curriculum offers rigorous study and investigation of a variety of topics related to financial markets, decision making, products, and institutions. Within the undergraduate finance major, we subscribe to the following learning goals for each of our undergraduate students.

- Competence in core technical areas
- Knowledge of financial markets and institutions
- Ability to value and analyze financial products and firms
- Execute financial decisions for firms and individuals that demonstrate an understanding of risk and return