

**Below you will find answers to some of the most frequently asked questions. For more information, please contact the Finance Department at (818) 677-2459. The Finance Department is located in JH3125.**

***I have heard that Finance and the option in Insurance and Financial Services are impacted. What does this mean? Is it possible to be accepted into the College of Business and Economics but not be allowed to major in Finance or the option in Insurance and Financial Services?***

This means that there are special criteria that must be satisfied before you are accepted into the program. For Finance and the option in Insurance and Financial Services, you must have completed 60 units with an overall GPA of 2.5 or better to be accepted into the program. If your GPA is below 2.5 you must raise it to 2.5 before earning 90 units. Students with more than 90 units will not be added to the program.

***What if my cumulative GPA drops below 2.50 after I have been admitted?***

Once you are admitted to the finance major you will not be dropped if your GPA drops below 2.5. However, you will need to maintain a GPA of 2.0 in all three course categories. These categories are:

1. All course work taken at CSUN
2. All course work taken toward the degree
3. All upper division course work required in the major

The three GPAs are listed at the end of your DPR Report.

***What is grade forgiveness?***

If you receive a grade of C- or lower you are allowed to retake the class a second time. If you do better the second time the lower grade will not be used when computing your GPA. It will, however, remain on your transcript. You are only allowed 16 units of grade forgiveness during your studies at CSUN.

***Can I double major in Finance?***

Yes, if you have a GPA of 3.0 or higher. Students can combine the Finance major with most other majors. Common double majors include Accounting/Finance and Finance/option in Real Estate. For some double majors the required courses of one can be used as electives for the other. For example, if you take the three required finance classes and the four required real estate classes you will satisfy the requirements for both. Two of the real estate classes will satisfy the elective requirements for finance. One of the finance classes will satisfy the elective requirement for real estate.

Note: Students who select the Insurance and Financial Services option may not also select the Bachelor of Science Degree in Finance.

***I would like to plan my courses so that I can graduate in the least amount of time. However, I am not sure which classes I should take and in what order?***

On the Finance Department website you will find four- and five-year [plans](#) for graduation. They will show you which classes to take each semester. You will also find [flowcharts](#) which indicate the order in which the classes must be taken.

***I have heard that I have to pass Gateway (BUS 302), the Gateway lab (BUS 302L), and the Upper Division Writing Exam in order to graduate. Can I satisfy these requirements at any time before graduation?***

No. You need to pass all three to graduate but you should complete them as soon as you meet the prerequisites. You will not be allowed to proceed to the 400-level classes until all three are passed. If you are enrolled in a 400-level class before you finish all three you will be removed from the class by the [Associate Dean's office](#).

Please consult the [catalog](#) to view the prerequisites for each of the three requirements.

***What is an internship? Can an internship be used to satisfy any of the requirements for graduation?***

An internship enables you to work part-time for a company while you are a student. There are different types of internships. Some are just for pay and some are taken for credit. You may take an internship for credit and also receive pay. A 3-unit internship will involve 150 hours of work over the course of one semester. The internship (FIN 498C) can be used to satisfy elective requirements. For further details, contact the [Internship Office](#) in Room 2121 or by phone at (818) 677-4697.

***Am I allowed to accept a full-time job from my internship employer? If I do this will I have to forfeit the credits I earned?***

One of the reasons for doing an internship is to get a full-time job with that employer. You should think of the internship as a three-month interview. Therefore we recommend that you take the internship toward the end of your CSUN career and pick a company that you would like to work for on a full-time basis.

If you accept a full-time job with the employer it will not affect the units earned during the internship.

***Are there honors courses? How are they different from the regular classes? How do you select who can enroll in the honors classes?***

The Department offers honors sections for several of the core courses. These sections tend to be smaller (25 students or less) and offer greater opportunities for application and analysis.

Students who are members of the College of Business and Economics [Honors Program](#) are automatically enrolled. Students who are not in the honors program can gain entry by submitting an application. The applications are available through the Finance Department office. You can get more information about class content by contacting the professor assigned to teach the class.

***What is an independent study?***

An independent study enables you to do a project under the guidance of one of the professors. You must find a professor who is willing to work with you. Together you will define the project including what is required for completion. FIN 499 can be done for 1, 2 or 3 units of credit. If approved by the Finance Dept. Chair, a three unit independent study can be used to satisfy course requirements.

To register for the independent study you must fill out a special form that is available in the Finance Department and get the signatures of both the professor and the department chair. If you want it to satisfy major course requirements, you will also have to fill out a substitution form.

***What is FIN 437BH? If I have already completed a regular FIN 437 can I still apply for FIN 437BH?***

FIN 437BH is the student portfolio management class. Each semester, 12 students are selected to manage an actual stock portfolio. The university originally gave us \$500,000 to invest. The portfolio is currently valued at approximately \$1,300,000. Acceptance into this class is through competitive admissions. You may obtain an [application form](#) in the Finance Department office, JH3125.

If you have already completed FIN 437 you can still take the portfolio class by enrolling in FIN 499C, Independent Study. The class will then be counted as an elective.

***Can I take a class at another university and have it satisfy CSUN requirements?***

Classes taken at other universities may or may not satisfy CSUN requirements. To have the class count you must fill out a substitution form. The class will then be reviewed to determine if it is comparable to a class offered at CSUN. To transfer the class you must also earn a grade of C or better. We strongly recommend that you submit the substitution form prior to taking the class.

If you are taking multiple courses at other universities you should make sure that you do not violate the CSUN residence requirements. A complete description of the residence requirements is listed in the catalog. You can also get this information by contacting the advisors on the second floor.

***I took a class at California State University, Los Angeles which is comparable to one of the required classes at CSUN. The class was taught on the quarter system (10 weeks, 4 hours per week). Can this class be substituted for the comparable CSUN class (15 weeks, 3 hours per week)?***

The class can be substituted for the CSUN class but you will only receive 2.6 units of credit towards the 120-unit requirement. In addition to the substitution form you will also need to get a waiver for 0.4 units. The class will then satisfy the major requirement but you may have to take another one unit class to satisfy the 120-unit requirement.

***I took the Real Estate Principles course at the community college I attended. Can this be substituted for FIN 338, Real Estate Principles offered at CSUN?***

No. All classes taken at a community college are, by definition, lower division classes. Although this class may count towards the 120-unit requirement, it does not satisfy the FIN 338 upper division requirement.

***I just received my Real Estate Salesperson License. Can this be used as a substitute for any of the real estate classes?***

If you are completing the option in real estate you can use your license to waive out of FIN 338, Real Estate Principles. You will not receive a grade or any units toward the required 120 units. To make it official you must fill out a substitution form to waive three units of the real estate requirement. The finance department has a special version of the substitution form to facilitate the process. When you go to the Finance Department bring a copy of your real estate license and your DPR report.

***What are the career opportunities in finance, real estate and financial services?***

The major in Finance prepares graduates for a wide range of [career opportunities](#), both within the financial sector and in general business. Careers in the financial sector include consulting, financial management analysis, financial budget analysis and investments.

The Insurance and Financial Services option is specifically designed to prepare students for work in the insurance industry or as a financial planner.

The Real Estate option is designed for students with career interests in the various functional fields of real estate: brokerage, appraisal, finance, investment, development and asset management. Students completing the option in Real Estate will have satisfied most of the educational requirements for the [California real estate broker's license](#) and the real estate appraiser's trainee license.

All Finance majors develop quantitative and analytical skills that employers value and that are useful in all areas of business. Students graduating with a major in Finance receive among the highest average starting salaries of business graduates.

***What is the Student Finance Association (SFA)?***

The SFA is a student-run organization open to all CSUN students interested in careers in finance, real estate or insurance. The SFA provides opportunities to network with industry professionals and meet students with similar career interests. The student you are sharing a pizza with today may be your client or employer 10 years from now. You can learn more about the SFA at their [website](#).