

Finance, Insurance, Real Estate and Law

Business Law, BLAW

BLAW 2000. Personal Law. 3 hours. A consumer-oriented study of the principles of personal law. Student participation required in resolving problems associated with the family, home and vehicle ownership, crimes, negligence, employment, death (including wills and estates), taxation and an individual's rights as a consumer. Recommended for all students, regardless of major field of interest.

BLAW 3430. Legal and Ethical Environment of Business. 3 hours. Historical, economic, political and ethical bases of contracts and sales, including the Uniform Commercial Code, and the impact of regulatory agencies on business enterprise. Prerequisite(s): PSCI 1040 and PSCI 1050, or equivalent.

BLAW 4430. Legal Organizations and Financial Transactions. 3 hours. Legal aspects of agency, partnerships, corporations, commercial paper, secured transactions and bankruptcy. Prerequisite(s): BLAW 3430 or consent of instructor.

BLAW 4450. Corporation Law. 3 hours. A course developing the law concerning the powers, duties and responsibilities of corporate managers to their organizations, to investors, to creditors, to the state, and to the general public under state corporation codes and state and federal securities legislation.

BLAW 4480. International Business Law. 3 hours. Examination of selected aspects of the international legal environment affecting transnational commerce. Consideration of relevant U.S. constitutional, treaty and statutory provisions; international conventions and agreements; sovereign immunity and act of state doctrines, nationalization and expropriation. Prerequisite(s): BLAW 3430 or equivalent, or consent of instructor.

BLAW 4500. Estate Planning. 3 hours. Planning process and selected techniques for efficient disposition and administration of property interests; various tools, including wills, trusts, life insurance settlement options and powers of appointment; pertinent income, estate and gift tax provisions. Prerequisite(s): ACCT 2010 and ACCT 2020 and BLAW 3430; or equivalent experience. (Same as RMIN 4500.)

BLAW 4600. Current Topics in Business Law. 3 hours. Designed to provide information on the legal environment of specified functional areas as required by developing trends and/or changes in the law. May be repeated for credit as topics vary.

BLAW 4770. Real Estate Law and Contracts. 3 hours. Study of the legal principles governing real estate transactions with an emphasis on promulgated contracts. Topics include contract law, estates in land, types of ownership, deeds, mortgages, title insurance, agency and homestead.

BLAW 4790. Property Management Law. 3 hours. Study of the local, state and federal laws, regulations and cases that impact the professional management of real property. Particular emphasis is given to the legal and ethical issues relative to residential property management. The landlord/tenant relationship is analyzed as well as issues concerning employees, tort liability, risk management, various types of government regulation, fair housing and eviction. Texas

Apartment Association lease contracts and other forms are reviewed. Prerequisite(s): BLAW 3430 or consent of instructor.

BLAW 4900. Special Problems. 1–3 hours.

BLAW 4951. Honors College Capstone Thesis. 3 hours. Major research project prepared by the student under the supervision of a faculty member and presented in standard thesis format. An oral defense is required of each student for successful completion of the thesis. Prerequisite(s): completion of at least 6 hours in honors courses; completion of at least 12 hours in the major department in which the thesis is prepared; approval of the department chair and the dean of the school or college in which the thesis is prepared; approval of the dean of the Honors College. May be substituted for HNRS 4000.

Finance, FINA

FINA 1000. Freshman Investment Seminar. 1 hour. Fundamentals of finance mathematics, risk and return, the money market, the bond market, the stock market, and investment companies. The investigation of investment companies will include both closed-end funds and open-end (mutual) funds, including how market information is reported in the financial media.

FINA 2770 (BUSI 1307). Personal Finance. 3 hours. Financial planning, insurance, budgeting, credit, home ownership, savings, investment and tax problems.

FINA 3770. Finance. 3 hours. Overview of money and the banking system; interest and present value calculations; financial information; analysis and financial decision making; security markets. Prerequisite(s): completion of pre-business requirements, including ACCT 2010 and ACCT 2020 or equivalent with grades of C or better, or consent of department.

FINA 4200. Investments. 3 hours. First course for the individual investor. Idea of investment value; necessary prerequisites for an investment program; policies; economic and industry factors; introduction to security analysis and valuation; operation of security markets; security laws. Prerequisite(s): FINA 3770 and ACCT 2010 and ACCT 2020 or equivalent with grades of C or better.

FINA 4210. Introduction to Derivatives. 3 hours. Introduction to the theory, valuation and analysis of derivatives. Fundamental concepts of options, forwards, futures, swaps and other derivative products. Prerequisite(s): FINA 4200 with a grade of C or better or consent of department.

FINA 4300. Liquidity and Working Capital Management. 3 hours. Analyzing issues related to corporate liquidity problems and solutions related to the management of short-term assets and liabilities. Prerequisite(s): FINA 3770 with a grade of C or better.

FINA 4310. Valuation and Financial Decisions. 3 hours. This course develops a conceptual valuation framework for investment, capital structure and dividend decisions. Each is examined for its impact on the risk return characteristics of the firm. In addition, long-term financing decisions are discussed. Prerequisite(s): FINA 3770 with a grade of C or better.

FINA 4400. Financial Markets and Institutions. 3 hours. Studies in the operations, mechanics and structure of the U.S. financial system. Topics include commercial banking, non-bank financial institutions, money and capital markets, the impact of monetary policy on financial institutions and markets, and an introduction to the international financial system. Prerequisite(s): FINA 3770 with a grade of C or better.

FINA 4410. Advanced Topics in Financial Institutions and Markets. 3 hours. May include topics such as application of the theory of finance to the management of financial institutions, analysis of fixed income securities including valuation of embedded options, study of international financial markets, or other topics selected by the instructor. Prerequisite(s): FINA 4400 (may be taken concurrently).

FINA 4500. International Finance. 3 hours. International and regional financial institutions and arrangements; balance of payments, theory, adjustments and impact on world trade; role of commercial and central banks in financing international flow; financing exports and imports; the instruments and markets of foreign exchange; determination of exchange rates. Prerequisite(s): FINA 3770 with a grade of C or better.

FINA 4610. Comprehensive Financial Planning. 3 hours. Designed to prepare students to assist individuals in their financial planning and strategy, including analysis of needs, insurance and investment programs, tax planning and shelters, trusts, tangibles, and retirement planning. Study includes readings and analysis of cases. Prerequisite(s): FINA 4200 and RMIN 2500 or RMIN 4200 with grades of C or better.

FINA 4800. Internship. 3 hours. Supervised work in a job relative to student's career objective. Prerequisite(s): student must meet the employer's requirements and have consent of the department chair. Pass/no pass only.

FINA 4900. Special Problems. 1–3 hours.

FINA 4951. Honors College Capstone Thesis. 3 hours. Major research project prepared by the student under the supervision of a faculty member and presented in standard thesis format. An oral defense is required of each student for successful completion of the thesis. Prerequisite(s): completion of at least 6 hours in honors courses; completion of at least 12 hours in the major department in which the thesis is prepared; approval of the department chair and the dean of the school or college in which the thesis is prepared; approval of the dean of the Honors College. May be substituted for HNRS 4000.

Real Estate, REAL

REAL 2100 (REAL 1301). Principles of Real Estate. 3 hours. A survey of real estate principles, including real estate market, financial, investment and legal analysis. Home ownership and real estate investment for personal benefit are emphasized.

REAL 3100. Real Estate Agency. 3 hours. Creation, termination and practice of real estate agency relationship in regards to traditional leasing and marketing of property. Subagency, buyers agents and dual agency theory and practice are presented as required by all persons seeking a Texas Real Estate License.

REAL 4000. Real Estate Finance. 3 hours. Examination of the process and methods of financing both residential and commercial properties. Primary focus is on the lender's perspective in mortgage loan analysis. Prerequisite(s): REAL 2100 and FINA 3770, or consent of department.

REAL 4200. Property Management. 3 hours. Examination of the process and methods of managing real property assets. Topics include property leasing, marketing, maintenance, personal supervision, value analysis, taxation and cash-flow analysis. Prerequisite(s): REAL 2100 or consent of department.

REAL 4210. Advanced Property Management. 3 hours. Detailed focus on advanced aspects of managing real property assets. Topics include market analysis and segmentation, advanced asset management and risk management. Prerequisite(s): REAL 4200 or consent of department.

REAL 4300. Real Estate Investments. 3 hours. Analysis of real estate investments during the origination, operation and termination phases. Primary emphasis is on financial feasibility and cash-flow analysis. Prerequisite(s): REAL 2100 and FINA 3770, or consent of department.

REAL 4400. Real Estate Valuation. 3 hours. Theory and methods of residential and income property appraisal. Topics include real estate market analysis, highest and best use analysis, and capitalization techniques. Income property valuation techniques are emphasized. Prerequisite(s): REAL 2100 and FINA 3770, or consent of department.

REAL 4800. Internship. 3 hours. Supervised work in a job related to student's career objective. Prerequisite(s): student must have 2.8 overall GPA, meet employer's requirements and have consent of department chair. Pass/no pass only.

REAL 4900. Special Problems. 1–3 hours.

REAL 4951. Honors College Capstone Thesis. 3 hours. Major research project prepared by the student under the supervision of a faculty member and presented in standard thesis format. An oral defense is required of each student for successful completion of the thesis. Prerequisite(s): completion of at least 6 hours in honors courses; completion of at least 12 hours in the major department in which the thesis is prepared; approval of the department chair and the dean of the school or college in which the thesis is prepared; approval of the dean of the Honors College. May be substituted for HNRS 4000.

Risk Management and Insurance, RMIN

RMIN 2500. Principles of Risk and Insurance Management. 3 hours. Consumer-oriented study of basic risk theory, elementary risk management techniques and fundamental principles: individual life insurance and annuity products; automobile, homeowners, health and selected social insurance programs; insurers and their operations; guidelines for efficient purchase and use of insurance products. Recommended for all students, regardless of major field of interest.

RMIN 4200. Life Insurance. 3 hours. Economic basis, fundamental principles, types of life insurance and annuity products, pertinent legal concepts, contract provisions, taxation of life insurance and annuity products, nature and operations of companies, and financial statements of life insurers; personal and business uses of life insurance and annuity products.

RMIN 4300. Liability Risk Management and Insurance. 3 hours. Liability exposures to loss and methods available to treat them; commercial general liability coverage, worker's compensation, business auto insurance; and other insurance products for treating commercial liability loss exposures. Liability insurance underwriting, rating and pricing.

RMIN 4310. Property Risk Management and Insurer Operations. 3 hours. Insurance company operations and management, including statutory accounting principles, financial management, underwriting, claims and reinsurance. Discussion of commercial property coverages and risk management techniques, including basic property insurance, consequential loss coverage, fidelity and surety bonding and crime coverages.

RMIN 4400. Employee Benefit Programs. 3 hours. Reasons for employee benefit programs; group life, medical expense and disability income insurance programs; health maintenance organizations; pension programs and profit-sharing plans; tax considerations and government regulations.

RMIN 4500. Estate Planning. 3 hours. Planning process and selected techniques for efficient disposition and administration of property interests; various tools, including wills, trusts, life insurance settlement options and powers of appointment; pertinent income, estate and gift tax provisions. Prerequisite(s): ACCT 2010 and ACCT 2020 and BLAW 3430; or equivalent experience.

RMIN 4600. Risk Management. 3 hours. Study of financial effects of pure risk on businesses and not-for-profit institutions; policy, goals, objectives, organization of effort, identification and evaluation of risk; selection of risk treatment/financing tools; implementation and review of tools used; probability analyses of data and financial evaluation of alternative tools.

RMIN 4800. Internship. 3 hours. Supervised work in a job related to student's career objective. Prerequisite(s): student must meet the employer's requirements and have consent of the department chair. Pass/no pass only.

RMIN 4900. Special Problems. 1–3 hours.

RMIN 4951. Honors College Capstone Thesis. 3 hours. Major research project prepared by the student under the supervision of a faculty member and presented in standard thesis format. An oral defense is required of each student for successful completion of the thesis. Prerequisite(s): completion of at least 6 hours in honors courses; completion of at least 12 hours in the major department in which the thesis is prepared; approval of the department chair and the dean of the school or college in which the thesis is prepared; approval of the dean of the Honors College. May be substituted for HNRS 4000.

Foreign Languages and Literatures

Students with no previous training in their desired language must enroll in 1010-numbered language courses. Students with one, two, three or four high school credits must take the departmentally administered placement exam. Students must place out of the 2050 level to satisfy the language requirement.

Arabic, ARBC

ARBC 1010-ARBC 1020. Elementary Arabic. 4 hours each. (4;1)

ARBC 1010 (ARAB 1311 or ARAB 1411 or ARAB 1511). Grammar and phonetics; reading, composition and oral-aural practice. *Satisfies a portion of the Understanding the Human Community requirement of the University Core Curriculum.*

ARBC 1020 (ARAB 1312 or ARAB 1412 or ARAB 1512). Grammar and phonetics; reading, composition and oral-aural practice. Prerequisite(s): ARBC 1010 or equivalent. *Satisfies a portion of the Understanding the Human Community requirement of the University Core Curriculum.*

ARBC 2040-ARBC 2050. Intermediate Arabic. 3 hours each.

ARBC 2040 (ARAB 2311). Grammar and phonetics; reading, composition and oral-aural practice. Prerequisite(s): ARBC 1020 or equivalent. *Satisfies a portion of the Understanding the Human Community requirement of the University Core Curriculum.*

ARBC 2050 (ARAB 2312). Grammar and phonetics; reading, composition and oral-aural practice. Prerequisite(s): ARBC 2040 or equivalent. *Satisfies a portion of the Understanding the Human Community requirement of the University Core Curriculum.*

ARBC 2900-ARBC 2910. Special Problems. 1–3 hours. Prerequisite(s): consent of department.

ARBC 3040. Advanced Topics in the Culture of the Middle East. 3 hours. Explores the history and culture of the Near East, from the time of Muhammad to the present. Examines the rise and definition of Islamic civilization and the spread of Islam. Topics include major political figures and historical events, institutions, economic developments, social issues (education, family, women), history of ideas, literary movements, art history, and music history. May be repeated for credit as topics vary. Prerequisite(s): ARBC 2050 or equivalent.

ARBC 3060. Advanced Topics in Arabic Language. 3 hours. Study of authentic materials in classical prose to create a foundation for the mastery of classical Arabic. Also involves more extended readings and discussions of contemporary and historical cultural topics. In addition to a review of syntax and morphology, the course intends to increase the range and accuracy of oral and written expression and aural comprehension. Classes are conducted entirely in Arabic. May be repeated for credit as topics vary. Prerequisite(s): ARBC 2050 or equivalent.

ARBC 4900-ARBC 4910. Special Problems. 1–3 hours. Prerequisite(s): consent of department.