

# BANKING CERTIFICATE

BFIN 459	Credit Risk Analysis	3
BGEN 498	Internship/Cooperative Educ	3

## Offered Online

The Banking Certificate will be awarded upon completion of the fifteen credits listed. This program prepares students to enter into the banking industry, especially in the role of credit analyst.

## Admission Requirements

Admission is limited to:

- students who have earned a bachelor's degree
- students currently in a bachelor's degree program at MSUB

## Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Identify characteristics that define the banking industry.
- Identify challenges that the banking industry must address.
- Analyze cashflow data and calculate the ability of a particular business to repay existing and new debt.
- Explain a bank's loan approval process.
- Explain multiple types of credit decisions.

Students must earn a 3.0 or higher in all required courses.

## Required Courses

Code	Title	Credits
ACTG 201	Principles of Fin Acct	3
ACTG 202	Principles of Managerial Acct	3
BFIN 322	Business Finance <sup>1</sup>	3
BFIN 455	Money and Banking <sup>1</sup>	3
BFIN 459	Credit Risk Analysis	3
BMKT 436	Sales and Sales Management <sup>1</sup>	3
BGEN 498	Internship/Cooperative Educ <sup>2</sup>	3
<b>Total Minimum Credits</b>		<b>21</b>

1

Must be completed prior to BGEN 498.

2

Internship in an approved bank or credit union

## Suggested Plan of Study

Code	Title	Credits
Summer		
ACTG 201	Principles of Fin Acct	3
ACTG 202	Principles of Managerial Acct	3
Fall		
BFIN 322	Business Finance	3
Spring		
BFIN 455	Money and Banking	3
BMKT 436	Sales and Sales Management	3
Summer		