

# FINANCE (FNCE)

## **FNCE 111, REAL ESTATE PRINCIPLES & PRACTICES 3 (3)**

This course familiarizes each student with the principles and practices of the real estate business through study of the nature, importance, and character of land; the real estate market; financing; property ownership; stages in the real estate transaction and appraisal, escrow, and title work. Special attention will be given to fair housing, civil rights and ethics. This course partially fulfills the Ohio Department of Real Estate's requirements to sit for the sales examination.

**General Education:** GEO1, GEO2, GEO4

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 112, REAL ESTATE LAW 3 (3)**

This course provides the foundation for understanding the legal implications embodied in real estate transactions, contracts, and other relationships. Ohio (local, municipal, and state) real estate law, as well as federal civil rights laws are studied. Land ownership, its components, rights, responsibilities, transfer, and limitations are reviewed within the context of the sales transaction along with the contracts, deeds, and closing the title for the property. Specific attention is given to case law pertaining to housing discrimination, segregation issues, and eliminating the effects of prior discrimination. Course also covers agency law and landlord tenant arrangements. Course partially fulfills the Ohio Department of Real Estate's requirements to sit for the sales examination.

**General Education:** GEO1, GEO2, GEO4

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 113, REAL ESTATE FINANCE 2 (2.5)**

The institutions, methods, instruments, and procedures involved in the financing of real estate, the nature and characteristics of mortgage loans, government influence on real estate finance, and the nature of the mortgage market. Course partially fulfills the Ohio Department of Real Estate's requirements to sit for the sales examination.

**General Education:** GEO1, GEO2, GEO4

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 114, REAL ESTATE APPRAISAL 2 (2.5)**

Appraisal as it applies to single and double family dwellings. Factors in a property appraisal, which affect value, are studied. The following approaches to property valuation are covered: the Sales Comparison Approach, Cost Approach, and Income Capitalization Approach, along with the use of appraisal techniques to derive opinions of value for subject properties. This course fulfills part of the requirements of the Ohio Division of Real Estate to sit for the sales examination. (A special fee is assessed to sit for the state exam.)

**General Education:** GEO1, GEO2, GEO4

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 121, PRINCIPLES OF INSURANCE 3 (3)**

This course provides an overview of the insurance business and the employment opportunities in the insurance industry. Key topics addressed in this course include principles of property and casualty insurance, as well as commercial and personal insurance. This course acts as a first course in insurance, which builds upon the Introduction to Management course, to provide a perspective of the industry in order for students to determine if they would like to pursue employment in one of the various insurance fields. Completion of this course prepares students to sit for an Ohio Insurance Licensure exam.

**General Education:** GEO1, GEO2, GEO3, GEO6, GEO7

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 123, PRINCIPLES OF MORTGAGE LENDING 3 (3)**

This comprehensive mortgage course is designed to equip students with the foundational knowledge and practical skills needed to navigate the mortgage lending industry. Covering topics from the history of mortgage lending to the intricacies of loan origination and processing, the course is ideal for aspiring mortgage loan originators, processors, and anyone seeking to deepen their understanding of the mortgage industry.

**General Education:** GEO1, GEO2, GEO4, GEO7

**Typically Offered:** Fall and Spring Semesters

## **FNCE 251, BUSINESS FINANCE 3 (3)**

An introductory course covering the basic principles of business finance with an emphasis on analysis of financial decisions, valuation concepts, and sources and uses of capital.

**General Education:** GEO1, GEO2, GEO3, GEO6, GEO7

**Course Entry Requirement(s):** Prerequisite: ACTG 152, ECNM 151 and ECNM152

**Typically Offered:** Summer, Fall and Spring Semesters

## **FNCE 287, WORK-BASED LEARNING I - FNCE 1-3 (1)**

This course provides supervised work experience building on experience in Work-Based Learning with approved employer(s) in an area related to the student's program. Emphasis is placed on integrating classroom learning with work experience. Students will be able to evaluate career selection, demonstrate employability skills, and satisfactorily perform work-related competencies. Activities are coordinated and evaluated by college personnel.

**General Education:** GEO1, GEO2, GEO6, GEO8

**Course Entry Requirement(s):** Prerequisite: Minimum 2.0 GPA overall and division approval

**Typically Offered:** Offer as required

## **FNCE 288, WORK-BASED LEARNING II - FINANCE 1-3 (1)**

Building on experiences from Work Based Learning I, this course provides supervised, paid work experience with approved employer(s) in an area related to the student's program. Emphasis is placed on integrating prior or concurrent classroom learning with work experience through career readiness competencies. Students will be able to evaluate career selection and satisfactorily demonstrate work-related competencies.

**General Education:** GEO1, GEO2, GEO6, GEO8

**Course Entry Requirement(s):** Prerequisite: FNCE 287

**Typically Offered:** Offer as required

## **FNCE 289, WORK-BASED LEARNING III - FNCE 1-3 (1)**

Building on experiences from Work Based Learning II, this course provides supervised, paid work experience with approved employer(s) in an area related to the student's program. Emphasis is placed on integrating prior or concurrent classroom learning with work experience through career readiness competencies. Students will be able to evaluate career selection and satisfactorily demonstrate work-related competencies.

**General Education:** GEO1, GEO2, GEO6, GEO8

**Course Entry Requirement(s):** Prerequisite: FNCE 288

**Typically Offered:** Offer as required

## **FNCE 299, INDIVIDUALIZED STUDIES IN FINANCE 1-3 (1)**

An in-depth study of areas in finance presented by discussion and/or individual research and reading. Topics will vary. Repeatable up to six (6) times for a total of six (6) credit hours.

**Course Entry Requirement(s):** Prerequisite: Division approval

**Typically Offered:** Offer as required