

# Business Finance (BFIN)

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**BFIN 205. Personal Finance. 3 Credits.**

Provides the student with the tools to make them better financial consumers. Class will examine the techniques of budgeting, investing, using credit, and purchasing capital goods. Additionally, students will be provided with the option of investigating retirement programs and estate planning as well as tax preparation. A number of projects are required to help students apply information from the class to their own real-life situation.

**BFIN 292. Independent Study. 3 Credits.**

Provides an opportunity for students to engage in directed research and study on an individual basis rather than in a formal class environment.

**BFIN 322. Business Finance. 3 Credits.**

This course teaches broad analytical skills to future managers to help them make financial decisions. The student learns basic skills like break-even analysis, budgeting, time-value of money, risk and financial statement analysis. They will apply those concepts to more sophisticated problems like capital budgeting projects, working capital management, and choosing sources of capital. Prerequisites: ACTG 201 and ACTG 202.

**BFIN 410. \$50,000 Portfolio. 3 Credits.**

This course is devoted to the study of various types of investments including stocks, bonds, real estate, insurance, IRAs, commodities, collectibles, and limited partnerships. The course will also examine tax implications of investments, investment analysis, and investment strategies. Prerequisite: Junior standing or consent of instructor and BFIN 322.

**BFIN 498. Cooperative Education. 1-12 Credits.**

A planned and supervised work-learning experience in industry, business, government, or community service agencies related to the University program of study. Prerequisites: two semesters of attendance at Montana State University-Northern, approval of advisor, Dean of the College of Technical Sciences, and cooperative education coordinator. Pass/Fail Only.