

Majoring in. . . .

Financial Technology

Description of the Financial Technology Major

What is financial technology?

Majors apply mathematical, statistical and programming tools to the finance discipline. The program is technical and interdisciplinary in nature.

What do financial technology majors study?

Students concentrate on mathematics/statistics, finance, accounting, and information systems courses in addition to various business classes involving the nature and management of risk.

What skills are important for a financial technology major?

Financial technology majors are logical, mathematical thinkers with interest in many business disciplines.

Financial technology majors should have:

- effective written and oral communication skills
- familiarity with computer concepts and applications
- advanced mathematical and statistical analysis skills
- fundamental knowledge of economics and social sciences

What else do financial technology majors study?

Finance students take a variety of liberal arts and professionally-oriented courses to develop knowledge and skills that can be applied in both personal and professional settings.

Liberal arts, mathematics, statistics, and accounting courses provide a background to strengthen: problem solving; written, oral, and interpersonal communication; quantitative, analytical, and reasoning skills.

Students are encouraged to complete an internship to enhance their curriculum and experience.

Course Requirements

General education: The foundation includes at least 24 credits of general education courses selected from the disciplines of the natural sciences, human behavior, institutional studies, literature, philosophy, language, and the arts, in addition to the following general requirements:

- ACCT 205 Introduction to Accounting Survey
- CMSC 245 or INFO 250 Introduction to Programming Using C++ or Introduction to Programming (JAVA)
- ECON 210-211 Principles of Economics
- ENGL 101 & 200 Writing and Rhetoric Workshop
- MATH 200-201 Calculus with Analytic Geometry
- MATH 211 Mathematical Structures
- SPCH 121 or 321 Speech or Speech for Business

Major courses: In addition to advanced math and statistics courses, financial technology majors will take upper level business courses including:

- Financial Management
- Intermediate/Advanced Programming
- Legal Environment of Business
- Investments
- Systems Analysis and Design
- Organizational Communication
- Funds Management
- Options, Futures, and Swaps

- Introduction to Econometrics
- Business Information Systems
- Database Systems
- Introduction to Mathematical Economics
- Security Analysis and Portfolio Management
- Managing Financial Risk

Careers in Financial Technology

The financial technology major provides a good background for entry to any number of occupations, including the following areas:

- Actuarial Science
- Asset allocation and investment management
- Asset/liability management
- Chartered Financial Analyst (CFA®)
- Computer /information technology in the financial industry
- Derivative instruments and securities
- Financial engineering
- Hedging and financial risk management
- Modeling and forecasting financial markets
- Quantitative application in corporate and public financial policy
- Quantitative trading and arbitrage
- Risk management
- Risk Modeling
- Securities trading

Related Fields/Graduate Study

The bachelor of science degree in financial technology offers perhaps the best undergraduate education necessary for graduate study in finance. Students may choose to continue their education by enrolling in a masters program in financial engineering, mathematical finance, or actuarial science.

Next Steps

If you are interested in learning more about becoming a financial technology major at VCU, consider doing each of the following things. Check them off as you complete each step.

- Check out the VCU School of Business webpage.
- Take an introductory finance and/or information systems course.
- Read about the financial technology major in the *Undergraduate Bulletin*.
- Review the financial technology major graduation worksheet with an academic advisor.
- Talk to one or more upper-level financial technology students about their major.
- Discuss the major with one or more finance professors.
- Go to the Career Center to read about careers in financial technology and explore internship opportunities.
- Check out the School of Business student organization website at www.bus.vcu.edu/usib/student_org.html and attend a meeting to obtain further information.

□ Check out any of the following websites for more information: the Financial Management Association at www.fma.org; the American Finance Association at www.afajof.org; the Society of Actuaries at <http://www.soa.org/ccm/content/>; or the Casualty Actuarial Society at <http://www.casact.org/>.

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