Finance—Banking Concentration

What makes this program special?
The finance program at WCU offers two concentrations—Banking and Financial Planning. Students in the banking business track will learn how to manage a retail bank and will acquire the skills and knowledge needed to prepare them for careers working in and with retail banks in North Carolina and throughout the country. Either track will introduce students to sufficient finance theory and concepts to consider other careers in finance or to pursue graduate study.

Are there any additional admission requirements?
To declare finance as a major, a student must maintain a 2.0 grade-point average for the first 30 hours of college credit. Students are strongly encouraged to declare finance as their major right away and start taking courses in the program since there are specific courses required as prerequisites and for graduation.

What scholarship monies are available?
All students are considered for merit-based scholarships at the time of admission. Additional scholarships are available based on FAFSA information. The finance program and College of Business have a number of scholarships that are either specific to finance and/or business majors. Scholarships range from $250 to $5,000.

What will I be able to do with this degree when I graduate?
Most every town has one or more banks. Graduates of the banking track are prepared to work in the retail banking industry as a bank manager, loan officer, personal banker, commercial accounts manager, or in other banking services.

What are the professors like?
Each of the full-time finance faculty members holds a doctoral degree. Adjunct faculty are hired based on professional certification (such as the CFP), business experience, and education. Faculty members know and interact with area banks and financial planning firms and businesses, and faculty members are active in academic and/or professional organizations.

Things you need to know
- Bachelor of Science in Business Administration Degree
- Requires 57 hours, with 39 hours of liberal studies
- 21-hour major, 36-hour common business core, 39 hours of liberal studies, 24 hours of electives
- Paid and non-paid experiential learning through internships
- Average starting salaries in excess of $25,000 nationally
- Many banking opportunities locally, regionally and nationally
- Very active student organization
- Prepared for stock brokerage and other finance careers as well

Careers with this Degree
- Bank manager
- Loan officer
- Mortgage broker
- Personal banker
- Commercial banker

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Visit us online at gotowestern.com or call 877.WCU.4YOU to apply to WCU.
What are the students in the program doing?

Students in the banking track must complete a required internship, usually during their last semester of enrollment. Service learning, wherein students work with area businesses and organizations, is an integral part of the program.

Will I be able to participate in internships, clubs and other extracurricular opportunities?

The Finance Club at WCU is very active. Students benefit from the opportunity to meet financial planning and banking executives, go on field trips, and do community service. An annual trip to New York City gives finance students an opportunity to visit the financial capital of the world as well as to enjoy sightseeing and other entertainment activities NYC has to offer. We manage a $300,000 investment portfolio for the Tennessee Valley Authority and participate annually in financial planning competitions, where WCU students have often placed nationally.

Related Links

Finance salary information:
www.wageweb.com/fin1

General information and jobs:

See our program site:
www.wcu.edu/cob/afe/

The University

A campus of the University of North Carolina system, WCU is located in a beautiful valley between the Blue Ridge and Great Smoky mountains, with convenient access to a region that offers tremendous opportunities for outdoor research and recreation. Western is an hour’s drive west of Asheville, N.C., and 2.5 hours northeast of Atlanta.

About 9,000 students are enrolled at Western, including about 1,700 graduate students. Some classes are available online for distance education, but most are offered in person on the main campus in Cullowhee, in Asheville, and at other locations throughout Western North Carolina. A combination of service learning and engagement in the community by faculty and students is a critical part of Western’s tradition of academic excellence.