Many students are interested in careers in financial institutions, or within the finance functional area of corporations or other large organizations. The Commerce Specialist program in Finance includes courses covering corporate finance, investment theory, financial derivatives (futures and options), financial management, mergers and acquisitions, security analysis, behavioural finance, fixed income and international finance. These courses provide a solid foundation for understanding how funds are raised in the capital markets, and how organizations allocate their financial resources efficiently.

We want to help you maximize your university experience, so we’ve pulled together information and interesting suggestions to get you started. As you review the chart on the inside pages, note that many of the suggestions need not be restricted to the year they are mentioned. In fact, activities such as joining an academic society, engaging with faculty and seeking opportunities to gain experience should occur in each year of your study at UTM. Read through the chart and create your own plan using My Program Plan found at www.utm.utoronto.ca/program-plans

Programs of Study (POSt)

- Specialist Program ERSPE2034 Commerce: Finance (BCom)
- Specialist Program ERSPE2273 Commerce (BCom)
- Major Program ERMAJ1111 Commerce (Arts)

Check out...

What is neurofinance? Find out in MGT430H5. You’ll study how human psychology influences financial decision making. Get ready to trade in the financial markets! MGT435H5 is a Li Koon Chun Finance Learning Centre-lab-based course providing hands-on introduction to security markets.

What can I do with my degree?

The career you choose will depend on your experience and interests. Visit the Career Centre to explore your career options.

Careers for graduates: Portfolio manager; Securities analyst; Bank manager; Budget analyst; Performance analyst; Cost manager; Investment advisor; Money manager; Personal financial planner; Business analyst; Compliance officer; Financial analyst;

Workplaces: Banks and financial institutions; Insurance companies; Government; Private and public sectors companies with a Finance functional area; Asset/Investment management; Consulting and other financial and non-financial institutions.
COMMERCE: FINANCE
SPECIALIST Program Plan

1ST YEAR
Enrol in courses MGMT111SH, MGMT120HS, ECO100Y5, and MAT133Y5/135Y5 (or equivalent). Check out the Management department’s First-Year Success Guide. Choose a program of study (Subject POSt) once you complete 4.0 credits. Use the Degree Explorer Planner and the Academic Calendar to plan your degree.
Start strong and get informed with ubtnONE and LAUNCH through the Office of Student Transition. Join a RGASC Peer Facilitated Study Group.

2ND YEAR
In second year and higher, attain 7.0 credits in Management, 5.0 credits in Economics and 2.0 credits for the Writing Requirement. View the Academic Calendar for course options.
Consider applying for Research Opportunity Program (ROP) courses MGT290Y and MGT390Y. Visit the ECO website for ROP Course Prerequisites. Attend the RGASC’s P.A.R.T. to enhance your research skills.

3RD YEAR
Ensure you are enrolling in courses that fulfill the program requirements of your degree. View the Academic Calendar for course options.
Throughout your undergraduate degree:
- use the Degree Explorer to ensure you complete your degree and program requirements.
- see the Office of the Registrar and the Management Academic Advisor for assistance.

4TH OR FINAL YEAR
Consider a practical work-based experience through MGT480Y5 Internship course. Sign up for MGT480Y5 on ACORN and attend the Mandatory Orientation Session.
Log on to ACORN and request graduation.

BUILD A NETWORK
Networking simply means talking to people and developing relationships with them. Start by joining the Undergraduate Commerce Society (UCS). Ask about the UCS BioMentorship program and BioPhos.
Take part in the Professional Skills Development Program (PSDP). Check out the PSDP Events Calendar to stay up-to-date on Management events.

BUILD A GLOBAL MINDSET
Attend events through the International Education Centre (IEC) to explore different cultures through food, music, and sport or through sight-seeing around the GTA.

BUILD SKILLS
Use the Co-Curricular Record (CCR). Search for opportunities beyond the classroom, and keep track of your accomplishments.
Attend the Get Experience Fair through the Career Centre (CC) to learn about on- and off-campus opportunities.

PLAN YOUR ACADEMICS*
Use the Career Learning Network (CLIN) to find postings for on- and off-campus work and volunteer opportunities as well as Work-Study.
Use the Career Learning Network (CLIN) to find postings for on- and off-campus work and volunteer opportunities as well as Work-Study.

PLAN FOR YOUR FUTURE
Attend the Program Selection & Career Options workshop offered by the Office of the Registrar and the CC.
Check out Careers by Major at the CC to see potential career options. Attend the Management department’s Associate Yourself Fair.

HOW TO USE THIS PROGRAM PLAN
Read through each year. Investigate what appeals to you here and in any other Program Plans that apply to you.
Visit www.utm.utoronto.ca/program-plans to create your own plan using My Program Plan.
Update your plan yearly.

*Consult the Academic Calendar for greater detail on course requirements, program notes and degree requirements.

**Visit www.utm.utoronto.ca/program-plans for the online version and links.

Revised on: 09/12/2017
Skills developed in Commerce: Finance

To be competitive in the job market, it is essential that you can explain your skills to an employer. Visit the Career Centre to learn how to articulate and market the following skills:

**Communication:** prepare and make oral presentations; write detailed reports; and convey concepts and ideas accurately.

**Research & analytical:** attention to detail; critical and analytical thinking; evaluate ideas and research; statistical analysis; and computer modeling.

**Problem-solving:** decision making and interpret research and data.

**Organizational:** time management; manage multiple priorities during peak times; and application of theoretical knowledge in practical settings (e.g. via internships).

Get involved

Check out student organizations on campus. Here are a few:

- UTM Student Management Association (SMA)
- UTM Undergraduate Commerce Society (UCS)
- DECA UTM
- UTM Business Consulting Association (BCA)
- UTM Student Union (UTMSU)
- UTM Athletics Council (UTMAC)

For a listing of clubs on campus visit [www.utm.utoronto.ca/clubs](http://www.utm.utoronto.ca/clubs).

Department of Management

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University of Toronto Mississauga
3359 Mississauga Rd
Mississauga ON Canada L5L 1C6
(905) 569-4455
[www.utm.utoronto.ca/management](http://www.utm.utoronto.ca/management)

Services that support you

- AccessAbility Services (AS)
- Career Centre (CC)
- Centre for Student Engagement (CSE)
- Department of Management, Professional Development & Learning Centre (PDLC)
- Experiential Education Office (EEO)
- Health & Counselling Centre (HCC)
- Indigenous Centre (IC)
- International Education Centre (IEC)
- Li Koon Chun Finance Learning Centre (FLC)
- Office of Student Transition (OST)
- Office of the Registrar (OR)
- Recreation, Athletics and Wellness Centre (RAWC)
- Robert Gillespie Academic Skills Centre (RGASC)
- UTM Library, Hazel McCallion Academic Learning Centre (HMALC)

FUTURE STUDENTS

**Admission to UTM**

All program areas require an Ontario Secondary School Diploma, or equivalent, with six Grade 12 U/M courses, or equivalent, including English. The admission average is calculated with English plus the next best five courses. The Grade 12 prerequisites for this program are Advanced Functions and Calculus. The approximate average required for admission is mid-80s. More information is available at [utm.utoronto.ca/viewbook](http://utm.utoronto.ca/viewbook).

**NOTE:** During the application process, applicants will select the Commerce admissions category, but will not officially be admitted to a formal program of study (Specialist, Major, and/or Minor) until after first year.

**Sneak Peek**

Develop critical thinking and communication skills using cases to expand knowledge of financial accounting in MGT220H5. Topics include accounting’s conceptual framework, analysis of business and financial statements, accounting for assets, and valuation of bonds. How are investment decisions made? Find out in MGT338H5. This course analyzes the financial investment decision-making process of individuals and firms. It provides an introduction to present-value techniques, capital budgeting decision-rules, the problem of investment under uncertainty, and portfolio theory.

**Student Recruitment & Admissions**

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[www.utm.utoronto.ca/future-students](http://www.utm.utoronto.ca/future-students)