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.

MAKE THE MOST OF YOUR TIME AT UTM!

We want to help you maximize your university experience, so we’ve pulled together information and interesting suggestions to get you started, although there are many more! 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...

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. Check out MGT443H5—gain hands-on introduction to modern quantitative finance and risk-management models. Build computer algorithms tailored to financial problems.

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.
# 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](http://www.utm.utoronto.ca/program-plans) to create your own plan using [My Program Plan](http://www.utm.utoronto.ca/program-plans).
Update your plan yearly.

## COMMERCIAL FINANCE SPECIALIST Program Plan

### 1st Year

<table>
<thead>
<tr>
<th>Plan Your Academics*</th>
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<tr>
<td>Excel in MGMT101H5, MGT120H5, ECO301H5 and ECO302H5. MAT135Y5MAT133Y5 or both MAT135Y5 and MAT136H5. Choose a program of study (Subject POSH) once you complete 4.0 credits and meet the weighted average. Use the Degree Explorer and the Academic Calendar to plan your degree. Develop foundational academic skills and strategies by enrolling in a utmONE course. Build community and gain academic support through LAUNCH. Join a RGASC Peer Facilitated Study Group.</td>
<td>Use the Co-Curricular Record (CCR). Search for opportunities beyond the classroom, and keep track of your accomplishments. Attend the Get Hired Fair through the Career Centre (CC) to learn about on- and off-campus opportunities. Attend the Experiential Education Fair.</td>
<td>Networking simply means talking to people and developing relationships with them. Start by joining the Innovative Business Association (IBA). Ask about their Mentorship Program. Do you have a professor you really like or connect with? Learn Tips On How to Approach a Professor. Join a professional association. Check out the Financial Advisors Association of Canada and CFA Society Toronto.</td>
<td>Engage with the many programs offered by the International Education Centre (IEC), whether you are an international or domestic student. Consider joining the Canada Eh? day trips or English Language Conversation Circles to deepen your global mindset. First-year international students can also take advantage of THRIVE, a one-day conference dedicated to helping you start your UTM journey successfully.</td>
<td>Attend the Program Selection &amp; 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. Participate in Subject POSH Information sessions to get an idea of which program is best for you.</td>
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### 2nd Year

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<td>In second year and higher, attain 7.5 credits in Management, 5.0 credits in Economics. View the Academic Calendar for course options. Consider applying for Research Opportunity Program (ROP) courses MGT1299Y and MGT1299Y. Visit the EEU website for ROP Course Prerequisites. Attend the RGASC’s PART to enhance your research skills. Use the Career &amp; Co-Curricular Learning Network (CLN) to find postings for on- and off-campus work and volunteer opportunities as well as Work-Study. Use your UTMBusinessConnect invitation, Gain access to appointments, job postings and much more. Take part in the Professional Skills Development Program (PSDP). Check out the PSDP Events Calendar. Join the Momentum Conference, Momentum Connections and the EPIC Conference. Apply to the Certificate in Effective Business Practices and Leadership Skills which includes a paid internship. Participate in International Education Week and engage in programs like Global and Intercultural Fluency Training Series (GIFTS) to build on your leadership and communication skills in global citizenship. Learn about and prepare for a future UTM Abroad Experience through the IEC to strengthen and enhance your intercultural skill set, and learn about other cultures while sharing your own!</td>
<td>Accept your UTMBusinessConnect invitation, Gain access to appointments, job postings and much more. Take part in the Professional Skills Development Program (PSDP). Check out the PSDP Events Calendar. Join the Momentum Conference, Momentum Connections and the EPIC Conference. Apply to the Certificate in Effective Business Practices and Leadership Skills which includes a paid internship. Participate in International Education Week and engage in programs like Global and Intercultural Fluency Training Series (GIFTS) to build on your leadership and communication skills in global citizenship. Learn about and prepare for a future UTM Abroad Experience through the IEC to strengthen and enhance your intercultural skill set, and learn about other cultures while sharing your own!</td>
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<td>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. View the Office of the Registrar and the Management Academic Advisor for assistance. Interested in some friendly competition? Connect with the business student groups to learn more. Looking to develop your leadership skills? Apply to become a LAUNCH Leader with the CSE. Join a professional association. Check out the Financial Advisors Association of Canada and CFA Society Toronto. Go to a conference such as Ready, Set, Market! or Show Me the Green. Meet industry professionals in your desired profession. Attend the IBA Business Banquet - the largest networking event for UTM business students. Expanding your intercultural awareness and developing intercultural skills will help you in your academics, personal growth and are highly sought out by employers. Earn credits overseas! Apply to study for a summer term, or year at one of 170+ universities. Speak to the IEC for details about Course Based Exchange, funding and travel safety. Attend Global Learning Week to learn about the various opportunities available to you!</td>
<td>LAUNCH Leader with the CSE. Attend the Work-Study Info Session. Join a professional association. Check out the Financial Advisors Association of Canada and CFA Society Toronto. Go to a conference such as Ready, Set, Market! or Show Me the Green. Meet industry professionals in your desired profession. Attend the IBA Business Banquet - the largest networking event for UTM business students. Expanding your intercultural awareness and developing intercultural skills will help you in your academics, personal growth and are highly sought out by employers. Earn credits overseas! Apply to study for a summer term, or year at one of 170+ universities. Speak to the IEC for details about Course Based Exchange, funding and travel safety. Attend Global Learning Week to learn about the various opportunities available to you!</td>
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### 4th Year or Final Year

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<td>Consider a practical work-based experience through MGT480H5 Internship course. Sign up for MGT480H5 on ACORN and attend the Orientation Session in the fall. For those looking to fulfill their 2.0 Finance requirement (requirement 10 in Degree Explorer), MGT495H5 Entrepreneurial Finance and Private Equity has now been added as an exciting NEW option. Please check Degree Explorer to see if you qualify. Log on to ACORN and request graduation.</td>
<td>Establish a professional presence on social media (e.g., LinkedIn). Do you have innovative business ideas? Visit ICUBE in the lower level of the Innovation Complex to receive expert advice. Participate in Bizmentorship as a mentor. Engage in programs like ISTEP and THRIVE to support your transition out of the University!</td>
<td>Networking simply means talking to people and developing relationships with them. Start by joining the Innovative Business Association (IBA). Ask about their Mentorship Program. Do you have a professor you really like or connect with? Learn Tips On How to Approach a Professor. Join a professional association. Check out the Financial Advisors Association of Canada and CFA Society Toronto. Go to a conference such as Ready, Set, Market! or Show Me the Green. Meet industry professionals in your desired profession. Attend the IBA Business Banquet - the largest networking event for UTM business students. Expanding your intercultural awareness and developing intercultural skills will help you in your academics, personal growth and are highly sought out by employers. Earn credits overseas! Apply to study for a summer term, or year at one of 170+ universities. Speak to the IEC for details about Course Based Exchange, funding and travel safety. Attend Global Learning Week to learn about the various opportunities available to you!</td>
<td>Engage with the many programs offered by the International Education Centre (IEC), whether you are an international or domestic student. Consider joining the Canada Eh? day trips or English Language Conversation Circles to deepen your global mindset. First-year international students can also take advantage of THRIVE, a one-day conference dedicated to helping you start your UTM journey successfully.</td>
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*Consult the Academic Calendar for greater detail on course requirements, program notes and degree requirements.

Visit [www.utm.utoronto.ca/program-plans](http://www.utm.utoronto.ca/program-plans) for the online version and links.

Revised on: 8/23/2023
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 the 100+ student organizations on campus. Here are a few:

- Innovative Business Association (IBA)
- UTMM Competition (UTMCM) Team
- ACE UTM
- UTM Student Union (UTMSU)
- UTM Athletics Council (UTMAC)
- UTM Capital Management (UTMCM)

For a listing of clubs on campus visit the Student Groups and Societies Directory

Services that support you

- Accessibility Services (AS)
- Career Centre (CC)
- Centre for Student Engagement (CSE)
- Professional Development & Learning Centre (PDLC), Department of Management
- Equity, Diversity & Inclusion Office (EDIO)
- Experiential Education Unit (EEU)
- Health & Counselling Centre (HCC)
- Indigenous Centre (IC)
- International Education Centre (IEC)
- Li Koon Chun Finance Learning Centre (FLC)
- 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)

Department of Management

Kanef Centre, KN216
University of Toronto Mississauga
3359 Mississauga Rd
Mississauga ON Canada L5L 1C6
(905) 569-4455
www.utm.utoronto.ca/management

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.

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

How are investment decisions made? Find out in MGT231H5. 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. Gain a competitive advantage and learn programming. Learn about the role computation plays in solving business problems and accomplishing practical tasks in the business world in MGT201H5 – Coding for Business.

Student Recruitment & Admissions

Innovation Complex, Room 1270
University of Toronto Mississauga
3359 Mississauga Rd
Mississauga ON Canada L5L 1C6
905-828-5400
www.utm.utoronto.ca/future-students