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, 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...
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.
### COMMERCIAL FINANCE

**SPECIALIST Program Plan**

**1ST YEAR**
- Excel in MGMT101H5; MGT120H5; ECO101H5 and ECO102H5. MAT135Y5/MAT137Y5 or both MAT135H5 and MAT136H5.
- Choose a program of study (Subject POSt) 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 uOttawa course. Build community and gain academic support through LAUNCH. Join a RAGAS Peer Facilitated Study Group.

**2ND YEAR**
- 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 MGT129Y5 and MGT299Y5. Visit the EEU website for ROP Course Prerequisites. Attend the RAGAS’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.
- Interested in some friendly competition? Check out the Financial Securities Competition (FSC). Register on the FSDP website.
- 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.
- Earn degree credits overseas! Apply to study for a summer, term or year at one of 140+ universities. Speak to the IEC for details about Course Based Exchange, funding and travel safety.

**4TH OR FINAL YEAR**
- 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.

**BUILD SKILLS**
- 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.

**BUILD A NETWORK**
- 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 available through the Experiential Education Unit (EEU).
- Attend events held by the International Education Centre (IEC), whether you are an international or domestic student. Explore your culture and other cultures through weekly/regular conversations. Language Conversation Circles, debates, and activities to enhance your global and intercultural mindset.
- Accept your Quercus invitation to gain access to UTMM events and info including the Momentum Conference, Momentum Connections, and the EPIC Conference.
- Take part in the Professional Skills Development Program (PSDP). Check out the PSDP Events Calendar.
- Apply to the Certificate in Effective Business Practices and Leadership Skills. Certificate requirements include a paid internship.
- Engage in programs like the Global and Intercultural Fluency Training Series (GIFTS) or 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!

**BUILD A GLOBAL MINDSET**
- Participate in Bizmentorship as a mentor.
- Learn about working abroad. Read up on worldwide employment trends and industry outlooks through GoodGlobal. Attend the Go Global Expo to learn about opportunities. See if you are eligible for International Experience Canada.

**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.
- Take part in Try It Week to get an idea of which program is best for you.
- Explore careers through the CC’s Job Shadowing Program. Visit the Professional Development & Learning Centre on the second floor of the Kaneff Centre.
- Considering further education? Attend the CC’s Graduate & Professional Schools Fair. Talk to professors - they are potential mentors and references.

**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. Update your plan yearly.

*Consult the Academic Calendar for greater detail on course requirements, program notes and degree requirements.*
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 (UTMMC) Team
- ACE UTM
- UTM Student Union (UTMSU)
- UTM Athletics Council (UTMAC)
- UTM Capital Management (UTMCM)

For a listing of clubs on campus visit https://www.utm.utoronto.ca/utm-engage/student-groups

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

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 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.

Student Recruitment & Admissions

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www.utm.utoronto.ca/future-students