Financial Economics is a limited-entry program intended for students planning careers in finance or analysis, and is an excellent program for students considering graduate studies in Economics or Financial Economics. Economics is a social science that encompasses a particular range of human behaviour and has a strong influence on the structure, well-being, and development of a society. It deals with any issue arising out of the conflict between the demand for goods and services and a limited supply of resources.

Undergraduate training in Economics is intended to familiarize students with the discipline of economic thinking and to equip them for intelligent appraisal of contemporary economic problems. It is also intended to make students aware of the nature of economic science and of the directions in which economic theory is moving.

MAKE THE MOST OF YOUR TIME AT UTM!

Program of Study (POSt)
- Specialist Program ERSPE2722 Financial Economics (Science)

Check out...
Interested in corporate finance? Take ECO440H5 to learn about theoretical and empirical issues concerning the relevance of corporate financial structures. Want to work with real-world data to address current policy questions? Take ECO456H5 to learn skills necessary to perform empirical policy analysis and understand how research design leads to convincing policy solutions. Take ECO311H5 to learn how firms make pricing decisions using tools from economic theory.

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: Commodity analyst; Credit analyst; Insurance agent; Market research analyst; Securities broker; Stockbroker; International trade specialist; Population studies analyst; Loan administrator; Financial analyst; Investment banking analyst; Economist; Sales/data analyst; Securities analyst.

Workplaces: Analysis/forecasting firms; Banks/credit unions; Financial information firms; Government; Insurance; International trade; Investment dealers; Market research; Oil companies; Real estate agencies; Statistical research firms; Stock exchanges; Transportation companies.
# Financial Economics Specialist Program Plan

## 1st Year
- Enroll in courses ECO101HS (70%) and ECO102HS (70%), and MAT137Y5 (80%) or MAT135HS (63%) and MAT136HS (63%) or MAT223HS (63%).
- Choose the ECO Major program of study (Subject POSt) once you complete 4.0 credits. Use the Degree Explorer and the Academic Calendar to plan your degree.
- Develop foundational academic skills and strategies by enrolling in a utmini course. Build community and gain academic support through LAUNCH. Join a RGASC Peer Facilitated Study Group.

## 2nd Year
- Enroll in courses ECO206YS (70%), ECO208YS (70%), ECO227YS (70%) or STA equivalent (70%). Enrol in MAT232HS (63%) if you took MAT131Y5 in year one. Choose (or change) your subject POSt once you have completed 200-level courses.
- Throughout your undergraduate degree see the Office of the Registrar for assistance and the Economics Academic Advisor for recommended courses.

## 3rd Year
- Enroll in courses ECO325HS, ECO326HS, ECO358HS, ECO359HS, and ECO375HS.
- Consider the Certificate in Advanced Economics and enroll in ECO475HS.
- Consider applying for the Research Opportunity Program (ROP) course ECO196F. Visit the EUU website for ROP Course Prerequisites. Attend the RGASC’s Program for Accessing Research Training (PART) to enhance your research skills.

## 4th OR Final Year
- Attain 5.5 additional 300+ ECO credits of which at least 1.5 credits must be chosen from: ECO348HS, 349HS, 356H, 434HS, 440HS, 456HS, 460HS, 461HS, 463HS or 475HS.
- Consider applying for the research course ECO420YS Applied Research in Economics where students will produce a self-directed research paper (dissertation), with the possibility of publication in a Student Journal at UTM.

## Plan Your Academics
- Use the Co-Curricular Record (CCR) to map out opportunities beyond the classroom, and keep track of your accomplishments.
- Attend the Get Hired Fair through the Centre (CC) to learn about on- and off-campus opportunities.
- Attend the Experiential Education Fair.

## Build Skills
- Networking simply means talking to people and developing relationships with them. Start by joining the Undergraduate Economics Council (UEC). Follow them @uecutm.
- Connect with current PhD students at the UTM Economics Graduate Help Desk.
- Do you have a professor you want to connect with? Ask them a question during office hours. Discuss an assignment. Go over lecture material. Don’t be shy! Learn Tips On How to Approach a Professor available through the Experiential Education Unit (EEU).
- 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!

## Build a Network
- Engage with the many programs offered by the International Education Centre (IEC), whether you’re 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 THRIVEW, a one-day conference dedicated to helping you start your UTM journey successfully.
- Explore careers through the CC’s Job Shadow Program.
- 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!

## Build a Global Mindset
- 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.
- Consider further education? Attend the CC’s Graduate & Professional Schools Fair. Talk to professors – they are potential mentors and references.
- What’s your next step after undergrad?
- Considering further education? Research application requirements, prepare for admission tests (LSAT, GMAT) and research funding options (OGS, SSHRC).

## Plan for Your Future
- Market your skills to employers. Get your resume critiqued at the CC. Attend the CC workshop Now That I’m Graduating What’s Next?
- Write a strong application for further education. Attend the CC’s Mastering the Personal Statement workshop.
- Ready to transition from the classroom to the workplace? Check out the Recent Graduate Opportunities Program (RGOP).

*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.
Skills developed in Financial Economics

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: explain complex concepts and theories to others.

Information gathering: analyze the multiple dimensions of a problem and select what is important, as well as understand the impact of factors influencing economic growth.

Critical thinking & problem-solving: analyze problems and organize ways of thinking about problems to strategize options.

Research & statistics: gather economic data relevant to a research problem; employ data analysis research techniques such as statistical analysis and modeling; and strong background in economic theory and econometrics.

Get involved

Check out the 100+ student organizations on campus. Here are a few:

- Undergraduate Economics Council (UEC)
- UTM Student Union (UTMSU)
- UTM Athletics Council (UTMAC)

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

Services that support you

- Accessibility Services (AS)
- Career Centre (CC)
- Centre for Student Engagement (CSE)
- Equity, Diversity & Inclusion Office (EDIO)
- Experiential Education Unit (EEU)
- Health & Counselling Centre (HCC)
- Indigenous Centre (IC)
- International Education Centre (IEC)
- 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 prerequisite for this program is Advanced Functions. The approximate average required for admission is mid- to high-70s. More information is available at utm.utoronto.ca/viewbook.

NOTE: During the application process, applicants will select the Social Sciences 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

Get introduced to economics! In ECO101H5 and ECO102H5 you will learn about national income and its determination; monetary and fiscal techniques; and the theory of the firm. What is microeconomic theory? Find out in ECO206Y5!

Are you looking for a deeper analysis of economic models and their application? Then consider enrolling in the Certificate in Advanced Economics.

To achieve the Certificate, you will enrol in 4 courses covering the three main fields of economics: microeconomics, macroeconomics, and econometrics, that help prepare you for graduate and professional studies. The 4 courses are ECO325H5, ECO326H5, ECO375H5, and ECO475H5.

Student Recruitment & Admissions

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(905) 828-5400
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Department of Economics

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