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!

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

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.
# 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.

## PLAN YOUR ACADEMICS*

**1ST YEAR**
- Enroll in courses ECO101H5 (70%) and ECO102H5 (70%), and MAT135Y5 (80%) or MAT136H5 (63%) and MAT223H5 (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 uGrowth course. Build community and gain academic support through LAUNCH. Join a RGASC Peer Facilitated Study Group.

## BUILD SKILLS

**1ST YEAR**
- 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.

**2ND YEAR**
- Use the Career & Co-Curricular Learning Network (CLN) to find postings for on- and off-campus work and volunteer opportunities as well as Work-Study.
- Visit the Li Koon Chun Finance Learning Centre for access to specialized resources and databases (Innovation Complex, Rm. L1245).
- Networking simply means talking to people and developing relationships with them. Start by joining the Undergraduate Economics Council (UEC). Follow them @uccsem.
- Connect with current PhD students at the UTM Economics Graduate Help Desk.
- Do you have a professor you really like or 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).

## BUILD A NETWORK

**1ST YEAR**
- 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.
- 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

**1ST YEAR**
- 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.
- Explore careers through the CC’s Job Shadowing Program.

## PLAN FOR YOUR FUTURE

**1ST YEAR**
- What’s your next step after undergrad?

**2ND YEAR**
- Attain 5.5 additional 300+ ECO credits of which at least 1.5 credits must be chosen from: ECO348H5, 349H5, 356H1, 434H5, 440H5, 456H5, 460H5, 461H5, 463H5 or 475H5.
- Consider applying for the research course ECO420Y5 Applied Research in Economics where students will produce a self-directed research paper (disertation), with possibility publication in a Student Journal at UTM.

**3RD YEAR**
- Enroll in courses ECO325H5, ECO326H5, ECO385H5, ECO389H5, and ECO375H5.
- Consider the Certificate in Advanced Economics and enroll in ECO475H5.
- Consider applying for the Research Opportunity Program (ROP) course ECO399Y. Visit the IEC website for ROP Course Prerequisites. Attend the RGASC’s Program for Accessing Research Training (P.A.R.T.) to enhance your research skills.

**4TH OR FINAL YEAR**
- Make a case by entering the Bank of Canada Governor’s Challenge in the Fall term. Enrol in ECO346H5 to gain a full understanding of monetary policy and develop your presentation skills.
- Consider a practical work-based experience through the internship course ECO400Y5. Visit the Economics department’s Experiential Education webpage for details.
- Learn about local issues! Consider a CSE Alternative Reading Week (ARN) to become engaged with the local community.
- 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.

**NOW THAT I'M GRADUATING WHAT’S NEXT?**
- Learn about working abroad. Read up on worldwide employment trends and industry outlooks through GoinGlobal. Attend the Go Global Expo. See if you are eligible for International Experience Canada.
- 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.

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

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)

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 www.utm.utoronto.ca/clubs.

Department of Economics

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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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