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...

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.
**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.

**1ST YEAR**

**Academics**

- Enrol in MGMT101H5; MGT120H5; ECO100Y5 and both ECO101H5 and ECO102H5; MAT135Y5/MAT135Y5 or both MAT135H5 and MAT136H5.
- Choose a program of study (Subject POSH) 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 uutmONE course. Build community and gain academic support through LAUNCH. Join a RGASC Peer Facilitated Study Group.

**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.

**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.

**Mindset**

- Accept your Quercus invitation to gain access to UTMM events and info including the Momentum 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 4-month paid work placement.
- Engage in programs like the Global and Intercultural Fluency Training Series (GIFTS) or learn about and prepare for a future UTMM Abroad Experience through the IEC to strengthen and enhance your intercultural skill set, and learn about other cultures while sharing your own!

**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 - a week of mock lectures - to get an idea of which program is best for you.

**2ND YEAR**

**Academics**

- 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 MGT399Y5. Visit the EEU website for ROP Course Prerequisites. Attend the RGASC’s P.A.R.T. to enhance your research skills.

**Skills**

- Use the Career Learning Network (CLIN) 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 (FLC) for access to specialized resources and databases.

**Network**

- Apply to become a LAUNCH Leader with the CSE.

**Mindset**

- 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 UTMM 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.

**Plan for your future**

- What’s your next step after undergrad?
- What’s your next step after undergrad? Engaging in a variety of extracurricular activities can provide opportunities for growth and development.
- What’s your next step after undergrad? - Taking to the world that’s really cool. Participate in Bizmentorship as a mentor.
- What’s your next step after undergrad? Learn about working abroad. Read up on worldwide employment trends and industry outlooks through GoGlobal. Attend the Go Global Expo to learn about opportunities. See if you are eligible for International Experience Canada.

**3RD YEAR**

**Academics**

- 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 if you need assistance.
- Interested in some friendly competition? Check out the IMI Finance Competition (IMIC). Register on the PSDP website.

**Skills**

- Skills are transferrable to any job regardless of where you develop them. Need to strengthen your leadership skills? Consider working for the Li Koon Chun Finance Learning Centre as an FLC Student Assistant.

**Network**

- 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 UTMM business students.
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**Mindset**

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**Plan for your future**

- Get ready for on-campus recruitment opportunities. See the CC Events Calendar for the Resume & Cover Letter Workshop, resume critiques, and the Effective Interview Workshop.
- Attend the CC workshop Now That I’m Graduating: What’s Next?

**4TH OR FINAL YEAR**

**Academics**

- Consider a practical work-based experience through MGT480H5; Internship course. Sign up for MGT480H5 on ACORN and attend the Mandatory Orientation Session in the fall.
- Log on to ACORN and request graduation.

**Skills**

- Skills are transferrable to any job regardless of where you develop them. Need to strengthen your leadership skills? Consider working for the Li Koon Chun Finance Learning Centre as an FLC Student Assistant.

**Network**

- 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.
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- 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.

**Mindset**

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- What’s your next step after undergrad? Engaging in a variety of extracurricular activities can provide opportunities for growth and development.
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**Plan for your future**

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- Attend the CC workshop Now That I’m Graduating: What’s Next?
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)
- IMI Competition Group (IMIC)
- DECA UTM
- UTM Student Union (UTMSU)
- UTM Athletics Council (UTMAC)
- UTM Capital Management (UTMCM)

For a listing of clubs on campus visit www.utm.utoronto.ca/clubs.

Services that support you

- Accessibility Services (AS)
- Career Centre (CC)
- Centre for Student Engagement (CSE)
- Professional Development & Learning Centre (PDLC), Department of Management
- 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

Innovation Complex, Room 2270
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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