



Master of Science in Finance (MSF)

Program Handbook

2026-2027

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GENERAL GRADUATE POLICIES

University Attendance Policy

Excused absences include documented illness, deaths in the family and other documented crises, call to active military duty or jury duty, religious holy days, and official University activities. These absences will be accommodated in a way that does not arbitrarily penalize students who have a valid excuse. Consideration will also be given to students whose dependent children experience serious illness.

Academic Honor Policy

The Florida State University Academic Honor Policy outlines the University's expectations for the integrity of students' academic work, the procedures for resolving alleged violations of those expectations, and the rights and responsibilities of students and faculty members throughout the process. Students are responsible for reading the Academic Honor Policy and for living up to their pledge to "...be honest and truthful and... [to] strive for personal and institutional integrity at Florida State University." (Florida State University Academic Honor Policy, found at <http://fda.fsu.edu/Academics/Academic-Honor-Policy>.)

Americans with Disabilities Act

Florida State University (FSU) values diversity and inclusion; we are committed to a climate of mutual respect and full participation. Our goal is to create learning environments that are usable, equitable, inclusive, and welcoming. FSU is committed to providing reasonable accommodations for all persons with disabilities in a manner that is consistent with academic standards of the course while empowering the student to meet integral requirements of the course.

To receive academic accommodations, a student:

- (1) must register with and provide documentation to the Office of Accessibility Services (OAS);
- (2) must provide a letter from OAS to the instructor indicating the need for accommodation and what type; and,
- (3) should communicate with the instructor, as needed, to discuss recommended accommodations. A request for a meeting may be initiated by the student or the instructor.

Please note that instructors are not allowed to provide classroom accommodations to a student until appropriate verification from the Office of Accessibility Services has been provided.

This handbook is available in alternative format upon request through OAS.

For more information about services available to FSU students with disabilities, contact the:
Office of Accessibility Services
874 Traditions Way
108 Student Services Building
Florida State University
Tallahassee, FL 32306-4167
(850) 644-9566 (voice); (850) 644-8504 (TDD); oas@fsu.edu; <https://dsst.fsu.edu/oas>.

Academic Success

Your academic success is a top priority for Florida State University. University resources to help you succeed include tutoring centers, computer labs, counseling and health services, and services for designated groups, such as veterans and students with disabilities. The following information is not exhaustive, so please check with your advisor or the Department of Student Support and Transitions to learn more.

Transfer Credit

Transfer of courses not counted toward a previous degree from another AACSB accredited graduate school is limited to six semester hours. Courses used for transfer credit must be equivalent to another course within the graduate program and approved by the faculty program director. All transfer credit must: 1) be recommended by the major department; 2) be evaluated as graduate work by the evaluation section of the Office of Admissions of Florida State University; and 3) have been completed with grades of 3.000 ("B") or better.

Grades earned at another institution cannot be used to improve a grade point average or eliminate a quality point deficiency at Florida State University.

The University does not accept experiential learning, or award credit for experiential learning. Transfer credit based on experiential learning from another institution will not be accepted.

Grade Appeals System

The purpose of the grade appeals system is to afford an opportunity for a student to appeal a final course grade under certain circumstances. Faculty judgment of students' academic performance is inherent in the grading process and hence should not be overturned except when the student can show that the grade awarded represents a gross violation of the instructor's own specified evaluation (grading) statement and therefore was awarded in an arbitrary, capricious, or discriminatory manner.

The evaluation (grading) statement utilized during the grade appeals process is the one contained in the instructor's syllabus at the beginning of the semester. This system does not apply to preliminary or comprehensive exams or to thesis or dissertation defenses; these

issues are reviewed by the Student Academic Relations Committee via the Dean of the Faculties.

The entire policy is found in the Academic Regulations and Procedures section of the Florida State University General Bulletin

(http://registrar.fsu.edu/bulletin/graduate/information/graduate_degree) and on the Office of Faculty Development and Advancement's website: (<https://fda.fsu.edu/academic-resources/academic-integrity-and-grievances/grade-appeals-system>).

Incomplete Grade Policy

"Incomplete" ("I") grades should be recorded only in exceptional cases when a student, who has completed a substantial portion of the course and who is otherwise passing, is unable to complete a well-defined portion of a course for reasons beyond the student's control. Students in these circumstances must petition the instructor and should be prepared to present documentation that substantiates their case. "Incompletes" should not be granted in order to allow students to do extra coursework in an effort to increase their grades.

Even under these circumstances, the authority for determining whether to grant an "Incomplete" rests solely with the instructor. A Graduate Teaching Assistant must have approval from a supervising faculty member to grant an "Incomplete."

In order to assign an "Incomplete," an instructor is required to indicate on the grade roster the time frame for resolution of the grade and the default grade to be assigned if the student does not complete the remaining academic work. The default grade assigned should not be an extension of the incomplete. Grades are awarded based on progress of work completed during a set semester/term and as such, a graduate student should not receive several semesters of incomplete grades for thesis, treatise and/or dissertation hours until completion of the defense. Some departments also require that an "Incomplete" be documented with an "Incomplete Grade Agreement." It is the student's responsibility to complete the remaining academic work within the agreed-upon time frame.

Under University policy, an "Incomplete" grade automatically reverts to the predetermined default grade at the end of the semester that has been specified by the faculty member as the time frame for resolution, unless one of two conditions is met:

1. Upon completion of the agreed-upon work, the instructor submits a grade-change form that replaces the "I" with the final grade for the course.
2. The instructor submits a separate "Incomplete Extension of Time" form to the Evaluation and Posting Section of Admissions and Records before the end of the semester in which the "I" is set to expire.

In cases where no default grade or instructor-determined expiration semester exists, incomplete grades will expire to an IE at the end of the next term of enrollment unless the instructor submits a grade change form prior to the official grade posting deadline. No grade changes will be made to default grades or unresolved "I" grades after the degree has been granted.

Recency of Work

The work for the master's degree must be completed within seven years from the first semester a student enrolls in an FSU graduate course that may be counted toward the graduate degree. If the master's degree is not completed within seven years from the first semester a student enrolls in an FSU graduate course that may be counted toward the graduate degree, and the program and/or Department Chair does not choose to approve an Extension of Time (EOT), then the student may no longer be enrolled in that program or at Florida State University.

Minimum Course Grades for Graduate Credit

Credit for graduate courses will only be given for courses that are passed with a grade of C- or higher. Courses in which grades of D or F are earned will not count for graduate credit in business programs. In addition, please note that all courses required to fulfill program requirements must be taken for a grade and cannot be taken on a Satisfactory/Unsatisfactory basis unless the required course is only offered on a Satisfactory/Unsatisfactory grading basis (such as Internship). Good academic standing for graduate students is a 3.000 GPA. To meet graduation requirements, you must successfully complete all required courses with passing grades (C- or better) and have a 3.000 GPA or higher at the time of graduation.

GRADUATE ACADEMIC RETENTION

GPA Dismissal

A graduate student whose cumulative GPA in the program falls below 3.000 at the end of a term will be considered not in good standing by the University and will be placed on academic probation. If a 3.000 cumulative GPA is not attained by the end of the next term of enrollment, the student will be placed on academic dismissal.

While your university GPA is calculated based on all graduate work at the university, the Hebert Wertheim College of Business calculates your average GPA separately for each program in which you are enrolled. Academic status in your business degree program is based upon your program GPA, not your university overall graduate GPA.

Students on dismissal will not be permitted to register for graduate study. However, at the time of dismissal, the program director may petition the academic dean for consideration of special circumstances that will constitute justification for an exception to this regulation. Students who are subsequently reinstated for graduate enrollment are considered to be on "Dismissal Probation" and may have one term to increase their GPA to 3.000 or above. Under no circumstances will a student be allowed more than one additional term of probation after reinstatement.

Review Process for GPA Dismissal

The review procedure will be initiated by the Director of Graduate Advising at the end of each semester. The action taken will be based on the extent of the deficiency:

1. Dean's Hold – Once a student has been dismissed due to GPA deficiency, they will no longer be permitted to register for classes. In the event that the student is approved by the faculty director and Associate Dean for a one-time reinstatement, a Dean's Hold will be placed upon their registration after the advisor has assisted them in enrolling for one last term (called the "dismissal probation term".)
2. Dismissal Reinstatement Agreement – Students who have been approved for a one-time reinstatement must sign the Dismissal Reinstatement Agreement that will be provided to them by their advisor. The form contains the courses the student will take in the subsequent term, as well as the grades that must be earned to remediate the GPA and be returned to good academic standing. Students whose GPA is still below 3.000 after the dismissal probation term are permanently dismissed from the university.

Program Termination

Program terminations (dismissal for a reason other than GPA) are processed at the academic program/departmental level and may occur for a number of different reasons, including but not limited to:

- Inability to conduct research in a fashion appropriate with the accepted norms of a discipline,
- Inability to function within a team environment to the degree that it negatively affects the learning, practice and/or research of fellow graduate students,
- Inability to meet the expectations set forth by the Program Director, including but not limited to professional behavior, professional communication and business casual/smart business/business professional attire,
- Demonstration of behavior that is not acceptable with the general community in which the student would be practicing should he or she graduate (typically clinical or school settings),
- Failure meeting one or more major milestone requirements.

Review Process for Program Termination

Step 1: A graduate student is identified by his/her academic program/department as not making sufficient progress towards the degree, failing to complete the degree within the specified time-period, or whose academic performance is substandard, regardless of GPA.

Step 2: The graduate student meets with his/her major professor and/or program director to develop a remediation plan for the incomplete degree requirement or scholarly/behavioral objectives.

- The department will provide a written remediation plan or written academic “warning” to the student.
- The remediation plan/academic warning will be developed by the department/program for the individual student and documented accordingly.
- The academic dean, or appropriate designee, will also be notified of the situation, the deficiencies, and the remediation steps presented to the student.

Step 3: A written letter must be sent to the graduate student being dismissed which specifies the following information:

- The termination reasons,
- Benchmarks missed,
- The fact that an academic hold will be placed on registration and effective date/semester,
- Dismissal from the program constitutes dismissal from the University,

- Any limitations on future enrollment in courses offered by the department/college, should the student reapply to the university in a different program,
- Alternatives a student could request, e.g., graduating with a master's instead of Ph.D. (assuming coursework and degree requirements are met),
- Timeline to complete specific coursework, if any,
- Notification of the right to appeal and information about how to do so, and
- A deadline for any appeal submittal.

Faculty Academic Judgment

Successful completion of coursework constituting the student's program of studies, comprehensive exam, master's project, or thesis does not guarantee continuance in a master's degree program or award of the master's degree. Faculty judgment of the academic performance of the student is inherent in the educational process in determining whether the student should continue to be enrolled or be awarded the master's degree, or whether admission into a higher-level degree program is warranted.

MASTER OF SCIENCE in FINANCE (MSF) PROGRAM OVERVIEW

The Department of Finance at Florida State University welcomes a new class to its Master of Science in Finance (MSF) Program every summer. The three-semester, lock-step program consists of ten, three-credit-hour finance courses and a one-credit course in both the fall and spring semesters devoted to professional development. Students may elect to specialize in Corporate Finance & Investment Management or Real Estate. See the Schedule of Program of Study below for the differences between the two specializations. The program is slightly less than a calendar year in duration, starting in late June and ending in early May. The program also boasts a state-of-the art trading room, equipped with presentation and financial data displays, Bloomberg terminals, an eight-zone world clock, touch-screen computers, and scrolling stock tickers, replicating trading rooms used by Wall Street investment firms.

The program is intended primarily for students who have completed an undergraduate finance degree prior to entering the program. Students with undergraduate degrees in related areas such as mathematics, statistics, accounting, economics, actuarial science, and other business disciplines will be considered for admission upon demonstrating a high level of competency in both their chosen field of study and in the prerequisites required for admission. A completed internship is strongly encouraged for all without prior business experience.

The MSF Program utilizes a "hands-on" approach wherever possible, with the focus on practical applications in finance. Specific benefits derived from any program of study vary across individuals, but as a student who successfully completes the program you can expect to:

- solidify and expand on your current understanding of important financial concepts and analytical tools used in the financial decision-making process
- enhance your ability to model financial problems in an efficient and informative fashion that facilitates decision making
- become proficient at analyzing and interpreting statistical evidence from financial research in an intuitive and economically meaningful fashion
- improve your overall quantitative skills
- improve both your oral and written communication skills in general through meaningful practice and feedback
- develop skills that will help you effectively communicate results from financial analyses and studies to other interested parties with limited backgrounds in finance
- hone your presentation skills
- function more efficiently and effectively in group settings
- become a more attractive applicant to prospective employers looking for someone with expertise in finance combined with good communication and interaction skills
- have made considerable progress towards acquiring the skills and knowledge to obtain the CFA, CAIA, or CFP Certifications

COURSE REQUIREMENTS FOR MASTER OF SCIENCE IN FINANCE

(Program requirements are subject to change)

Prerequisites

All MSF applicants must complete specific business foundation courses prior to enrollment in the MSF program. Minimum prerequisites include Financial Accounting (ACG 2021 or its equivalent), an introductory course in Financial Management (FIN 3403 or its equivalent; minimum grade of B- required), Investments (FIN 4504 or its equivalent), and Problems in Financial Management (FIN 4424 or its equivalent).

MSF Curriculum

The Master of Science in Finance (MSF) program consists of 32 credit hours. Students may specialize in either *Corporate Finance & Investment Management* or *Real Estate*:

Core Courses Required for ALL MSF Students

FIN 5506 – Alternative Investments (3 hrs)

FIN 5515 – Investment Management and Analysis (3 hrs)

FIN 5840 – Applied Econometrics in Finance (3 hrs)

FIN 5785 – Financial Modeling for Investment Banking & Corporate Finance (3 hrs)

FIN 5537 – Financial Derivatives and Risk Management (3 hrs)

MAN 5716 – Business Conditions Analysis (3 hrs)

GEB 5087 – Professional Development (1 hr)

GEB 5089 – Professional Development (1 hr)

Additional Courses Required for Corporate Finance & Investment Management Specialization Students (Choose 3)

FIN 5526 - Portfolio Management & Wealth Planning (3 hrs)

FIN 5545 - Fixed Income Securities (3 hrs)

FIN 5517 - Equity Valuation (3 hrs)

FIT 5335 - Fintech Innovations & Crypto (3 hrs)

Additional Courses Required for Real Estate Specialization Students

REE 5305 - Real Estate Investments (3 hrs)

REE 5209 - Advanced Real Estate Finance and Investment (3 hrs)

REE 5205 - Real Estate Finance (3 hrs)

Additional Courses Offered over Summer Semester for ALL Students (Choose 1)

ISM 5644 - Programming for Analytics (3 hrs)

QMB 5616 - Statistical Methods for Business Analytics (3 hrs)

GEB 5944 - Finance Internship (3 hrs)

MSF PROGRAM SCHEDULE

<i>Corporate Finance & Investment Management Specialization</i>	<i>Real Estate Specialization</i>
<u>Summer Term</u>	<u>Summer Term</u>
FIN 5506 Alternative Investments Choose one: GEB 5944 Graduate Internship ISM 5644 Programming for Analytics QMB 5616 Statistical Methods for Business Analytics	FIN 5506 Alternative Investments Choose one: GEB 5944 Graduate Internship ISM 5644 Programming for Analytics QMB 5616 Statistical Methods for Business Analytics
<u>Fall Term</u>	<u>Fall Term</u>
FIN 5515 Investment Management and Analysis FIN 5840 Applied Econometrics FIN 5785 Financial Modeling GEB 5087 Professional Development Choose one: FIN 5526 Portfolio & Wealth Management FIT 5335 Fintech Innovations & Crypto	FIN 5515 Investment Management and Analysis FIN 5840 Applied Econometrics FIN 5785 Financial Modeling REE 5305 Real Estate Investment GEB 5087 Professional Development
<u>Spring Term</u>	<u>Spring Term</u>
FIN 5537 Derivatives and Risk Management FIN 5545 Fixed Income Securities MAN 5716 Business Conditions Analysis GEB 5089 Professional Development FIN 5517 Equity Valuation	FIN 5537 Derivatives and Risk Management MAN 5716 Business Conditions Analysis REE 5205 Real Estate Finance REE 5209 Adv. Real Estate Finance & Investment GEB 5089 Professional Development

Note: All courses above are three (3) credit hours except GEB 5932 Professional Development, which are one (1) credit hour each in the fall and spring semesters.

COURSE DESCRIPTIONS

FIN 5506 Alternative Investments

This course provides an exploration of alternative investments, focusing on private markets and their role in modern portfolio management. The course covers the primary asset classes in alternative assets, as well as a summary of due diligence processes, manager selection criteria, and strategic asset allocation methodologies for incorporating private alternatives into institutional and high-net-worth portfolios. 3 credit hours

FIN 5515 Investment Management and Analysis

This course offers an analysis of financial assets with emphasis on the securities market, the valuation of individual securities and portfolio management. 3 credit hours

FIN 5526 Portfolio Management and Wealth Planning

This course provides an advanced exploration of portfolio management techniques, wealth planning strategies, and their practical application. This course will equip students with the knowledge and skills necessary to excel in the fields of portfolio management, wealth advisory, and financial analysis. 3 credit hours

FIN 5537 Derivatives and Risk Management

This course covers issues related to the pricing and application of futures, swaps, and options. Emphasis is placed on different methods of valuing derivative securities and of hedging macroeconomic and firm-specific risks. The course examines real-world examples of derivative uses and how they impact firm value. 3 credit hours

FIN 5545 Fixed Income Securities

This course provides a comprehensive introduction to the pricing, analysis, and management of fixed income securities. Students will develop both theoretical understanding and practical skills necessary for analyzing bonds, measuring interest rate risk, and managing fixed income portfolios. Topics include bond valuation techniques, yield curve analysis, duration and convexity, Treasury and corporate debt markets, mortgage-backed securities, interest rate derivatives, private credit markets, and portfolio management strategies. 3 credit hours

FIN 5840 Applied Econometrics in Finance

This course focuses on providing students with an in-depth understanding of statistical techniques commonly employed in financial studies. Actual applications within a variety of financial studies are examined to help students learn how to conduct statistical tests, as well

as to interpret the results. Students are familiarized with WRDS and a variety of databases to facilitate their future research efforts. 3 credit hours

FIT 5335 Fintech Innovations & Crypto

This course provides a discussion of the actively evolving field of financial technology (FinTech), focusing on critical areas such as blockchain technology, cryptocurrency, artificial intelligence (AI), and the impact of government regulations on digital innovations. 3 credit hours

FIN 5517 Equity Valuation

This course provides a comprehensive understanding of both theoretical principles and practical applications in equity valuation. Topics covered include various valuation methodologies such as dividend discount models, cash flow models, and multiples-based valuation approaches. Students will develop the skills to analyze financial statements effectively. 3 credit hours

FIN 5785 Investment Banking and Corporate Financial Modeling

This course provides a hands-on introduction to financial modeling as applied in investment banking and corporate finance settings. Students will develop both a strong theoretical foundation and the practical skills necessary to build financial models used to analyze firm value, evaluate strategic transactions, and support financial decision-making. Topics include financial statement analysis, sensitivity and scenario analysis, discounted cash flow (DCF) valuation, initial public offerings (IPOs), leveraged buyouts (LBOs), and mergers and acquisitions (M&A). For each topic, students will work through the full analytical process, culminating in the construction of fully integrated, professional-quality financial models. 3 credit hours

GEB 5087 Professional Development Foundation

This course develops student career readiness through a comprehensive and systematic approach to career planning and job readiness. In this course, students cultivate a personalized professional brand, master job search strategies, and network effectively. Emphasizing a competency-driven approach, the curriculum adapts to industry trends, ensuring readiness for a dynamic job market and successful career transitions. 1 credit hour

GEB 5089 Professional Development Transition

This course focuses on career readiness through a comprehensive framework and systematic approach, bridging academic knowledge with professional application. In this course, students cultivate job search strategies, and learn techniques to network effectively. The course curriculum adapts to industry trends, ensuring student readiness for a dynamic job market and successful career transitions. 1 credit hour

GEB 5944 Graduate Internship

This course provides students with practical, hands-on experience in the field of finance through supervised internships with approved organizations. Emphasis is placed on applying academic knowledge to real-world financial environments and developing professional skills. 3 credit hours

ISM 5644 Programming for Analytics

This course introduces students to the basics of computer programming for business analytics. The course places special emphasis on utilizing Python programming language for data science and analytics related tasks. 3 credit hours

MAN 5716 Business Conditions Analysis

This course provides an overview of the macroeconomic environment emphasizing the external variables to the firm that significantly influences overall performance. This includes economic growth, inflation, the value of the dollar, the performance of different sectors of the economy, consumer and business confidence, stock market performance, labor costs, business failures, the performance of the world economy, and political and government factors. 3 credit hours

QMB 5616 Statistical Methods for Business Analytics

This course teaches students to address problems in factor analysis, cluster analysis, regression, and classification. Students will utilize methods such as calculus and linear algebra. 3 credit hours

REE 5205 Real Estate Finance

This course provides an advanced treatment of topics fundamental to real estate finance. The course topics are presented in units that range from pricing mortgages to the lending process to the secondary mortgage. Topics include a discussion of primary and secondary mortgage markets, mortgage market operations, mortgage instruments and mortgage-related securities. Emerging topics of special interest are also discussed. 3 credit hours

REE 5209 Advanced Real Estate Finance and Investment

Prerequisite: REE 5305. This course provides advanced treatment of the commercial mortgage and real estate equity markets. Topics include in-depth discussion of financing income-producing properties; commercial mortgage underwriting; real estate investment trusts; and the decisions faced by institutions regarding their property and mortgage portfolios. Emerging topics of special interest also are discussed. 3 credit hours

REE 5305 Real Estate Investments

Introduces students to the procedures and analytical methods used to evaluate real estate markets and project-specific investments. The course focuses on the topic of real estate investment analysis primarily from the private (equity) investor's perspective. 3 credit hours

FINANCIAL AID AND FUNDING

The Wertheim College awards a number of assistantships, fellowships, and scholarships to applicants with strong academic credentials. No duties are associated with the fellowships and scholarships other than the requirement to remain an enrolled student (no fewer than six credit hours) in good standing in the MSF program. Assistantships are a combination of biweekly pay and semesterly in-state tuition waivers and require the student to work 10 hours per week as a graduate research or teaching assistant. Assignments are made as research assistants or teaching assistants according to the current needs of the Department of Finance.

Financial awards for the Master of Science in Finance program are normally awarded during the spring term before students begin the one-year program. Applicants interested in an assistantship should respond in the affirmative on the application question that asks if financial assistance is requested. All such applicants will be reviewed for assistantships and offers will be made before the beginning of the first term.

UFF-GAU

The FSU UFF-GAU Collective Bargaining Agreement and subsequent Memoranda of Agreement set forth the terms and conditions that affect the employment of students who are supported on graduate assistantships. These documents can be found on the FSU Human Resources website: <https://hr.fsu.edu/sections/employee-labor-relations/collective-bargaining>