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...
Learn more about corporate finance in ECO440H5. Work with real-world data to address current policy questions in ECO456H5! Discuss issues that arise when analyzing nonexperimental social science data and learn to recognize the types of research designs that can lead to convincing policy conclusions.

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**: ECO100Y5/100Y1 (70%); MAT134Y5 or MAT135Y1/135Y5 (63%); or MAT137Y1/137Y5/157Y1 (56%).
- Choose the ECO Major program of study (Subject POSI) once you complete 4.0 credits. Use the Degree Explorer Planner and the Academic Calendar to plan your degree.
- Start strong and get informed with uotelife and LAUNCH through the Centre for Student Engagement (CSE). Join a RGASC Peer Facilitated Study Group.
- Use the Academic Calendar for greater detail on course requirements, program notes and degree requirements.
- **SKILLS FOR YOUR FUTURE**
- **BUILD A MINDSET**
- **BUILD A NETWORK**
- **BUILD A GLOBAL MINDSET**
- **PLAN FOR YOUR FUTURE**

### 2ND YEAR
- **Enroll in courses**: ECO206Y5; ECO208Y5; ECO227Y5; STA256H5 + 260H5; and MAT228H5.
- Choose (or change) your subject POSI once you have completed 200-level courses.
- Throughout your undergraduate degree see the Office of the Registrar for assistance and the Economics Academic Counsellor for recommended courses.
- **SKILLS FOR YOUR FUTURE**
- **BUILD A MINDSET**
- **BUILD A NETWORK**
- **BUILD A GLOBAL MINDSET**
- **PLAN FOR YOUR FUTURE**

### 3RD YEAR
- **Enroll in courses**: ECO325H5; ECO326H5; ECO358H5, ECO359H5, and ECO373H5.
- Consider applying for the Research Opportunity Program (ROP) course ECO399Y. Visit the EEU website for ROP Course Prerequisites. Attend the RGASC’s Program for Accessing Research Training (P.A.R.T.) to enhance your research skills.
- **SKILLS FOR YOUR FUTURE**
- **BUILD A MINDSET**
- **BUILD A NETWORK**
- **BUILD A GLOBAL MINDSET**
- **PLAN FOR YOUR FUTURE**

### 4TH OR FINAL YEAR
- **Enroll in courses**: ECO402H5. Visit the Economics department’s Experiential Education webpage for details.
- Consider a practical work-based experience through the internship course ECO400Y5. Visit the Economics department’s Experiential Education webpage for details.
- **SKILLS FOR YOUR FUTURE**
- **BUILD A MINDSET**
- **BUILD A NETWORK**
- **BUILD A GLOBAL MINDSET**
- **PLAN FOR YOUR FUTURE**

### 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.

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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.

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.

Services that support you

- Accessibility Services (AS)
- Career Centre (CC)
- Centre for Student Engagement (CSE)
- 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)

Department of Economics

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www.utm.utoronto.ca/economics

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 ECO100Y5 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! Topics include oligopoly, pricing, resource allocation, income distribution and welfare economics.

Economics is one of the most popular disciplines among students at UTM. Nearly 50 per cent of all incoming students at UTM take at least one course in economics during their undergraduate studies.

Student Recruitment & Admissions

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