



BA (Hons) Finance and Investment with Combined Studies

Programme Specification

2023-2024

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1. INTRODUCTION

This document describes the **BA (Hons) Finance and Investment with Combined Studies** awarded by Richmond University American University in London, using the protocols required by *The Framework for Higher Education Qualifications in England, Wales, and Northern Ireland* (QAA, 2008).

The degree is delivered within the framework of a US Liberal Arts undergraduate degree programme. Typically, students take the programme over 3.5 to 4 years (approximately 10 courses per year, with summer courses allowing for accelerated progress in some cases). Each undergraduate credit is equivalent, approximately, to 1 classroom contact hour per 15-week semester. On this basis, students are required to earn a total of a minimum 120 US academic credit hours in order to complete their degrees. Of the courses in the programme, half are at the “lower-division” taken in the first two years of study and coded 3000-4999, and half are at the “upper division”, taken in years three and four, and coded 5000-6999.

The degrees are also articulated in terms of UK Regulatory Frameworks, chiefly the *FHEQ* and the *Higher Education Credit Framework for England*. Each course has been assigned to an appropriate level on the *FHEQ*, based on the course’s learning outcomes and assessment strategies (note that the courses comprising the first year of the 4-year US undergraduate degree are normally at RQF Level 3). US undergraduate credit can generally be translated to ECTS and UK CATS credits in the following manner: 1 US credit = 2 ECTS credits = 4 UK CATS credits. So a US degree of 120 credits would translate as 240 ECTS credits and 480 UK CATS credits (with a minimum of 360 UK CATS credits at Levels 4-6 on the *FHEQ*).

Please note: This specification provides a concise summary of the main features of the programme and the learning outcomes that a typical student might reasonably be expected to achieve and demonstrate if s/he takes full advantage of the learning opportunities that are provided.

More detailed information on the learning outcomes, content, and teaching, learning and assessment methods of each course can be found in course specification documents and syllabi.

The accuracy of the information contained in this document is reviewed by the University and may be verified by the Quality Assurance Agency for Higher Education.

2. OVERVIEW

Programme/award title(s)	BA (Hons) Finance and Investment with Combined Studies
Teaching Institution	Richmond American University in London
Awarding Institution	Richmond American University in London
Date of last validation	17 March 2022
Next revalidation	Spring 2027
Credit points for the award	122 US Credits 488 UK Credits at <i>FHEQ</i> Levels 3-6 (120 at Level 3; 124 at Level 4; 120 at Level 5; 120 at Level 6)
UCAS Code	University Code: R20 Finance: N300 Investment & Insurance: N320 Financial Management: N340
Programme start date	Fall 2022
Underpinning QAA subject benchmark(s)	Finance 2019 Business and Management 2019
Professional/statutory recognition	N/A
Language of Study	English
Duration of the programme for each mode of study (P/T, FT,DL)	FT
Dual accreditation (if applicable)	Middle States Commission on Higher Education (First accredited 1981; renewed 1996, 2006, 2016). QAA – Higher Education Review (AP) 2017
Date of production/revision of this specification	May 2023 (see chart at the end of this document for list of revisions)

3. ABOUT THE PROGRAMME

Our **BA (Hons) Finance and Investment with Combined Studies** degree aims to provide students with a knowledge and understanding of conceptual considerations of finance and a broad range of skills in key functional areas of business and finance.

This degree programme enables our students to respond to the demand for graduates with knowledge and skills required to lead or financially direct organizations, from start-ups to global corporations or to seek employment in the world of finance, investment and banking. Students acquire a solid foundation in business, accounting and economics fundamentals with information technology and a sound understanding of financial concepts and considerations within a global financial environment. The programme aims to provide students with skills to succeed in an international and competitive work environment.

4. MISSION

The **BA (Hons) Finance and Investment with Combined Studies** degree aims to provide its students with an education in finance and fundamental business skills that helps them achieve their intellectual potential. It delivers an education based on an American Liberal Arts tradition within a diverse and culturally rich environment that encourages cultural understanding and flexibility, so that its graduates can operate effectively and efficiently with integrity in a global economy.

5. PROGRAMME STRUCTURE

BA (Hons) Finance and Investment with Combined Studies

A normal course load per academic year is 30 US credits, equivalent to 120 UK credits. Students complete 120 UK credits at Level 6 in the major.

Please note that students must complete all Liberal Arts requirements AND a minimum of 120 credits at each FHEQ level. The Liberal Arts programme offers more choice amongst levels, so students and advisors must ensure that both Liberal Arts requirements and overall level requirements are satisfied.

Black = Major requirements

Blue = General Education Liberal Arts Core requirements

Green = Electives/Gen Ed Electives

Table 1: Lower-Division / Levels 3 and 4 Degree Requirements

LOWER-DIVISION REQUIREMENTS			
<i>RQF Level 3</i>		US CREDITS	UK CREDITS
ECN 3200	Foundations of Economic Ideas	3	12
MGT 3200	Foundations of Business	3	12
MTH 3111	Functions with Applications	3	12

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MGT 3201	Foundations of Computer Applications	3	12
GEP 3105	Tools for Change	3	12
GEP 3180	Research and Writing I	3	12
Plus one of the following:		3	12
GEP 3150	Visual Thinking		
GEP 3170	Narratives of Change		
Plus one of the following:		3	12
ENV 3XXX	Any RQF Level 3 ENV course		
XXX 3XXX	RQF Level 3 Elective (only if satisfying ENV requirement at FHEQ Level 4)		
Plus:			
XXX 3XXX	RQF Level 3 Elective or MTH 3000 (if student tests into this)	3	12
XXX 3XXX	RQF Level 3 Elective	3	12
RQF Level 3 CREDIT TOTALS		30	120

FHEQ Level 4		US CREDITS	UK CREDITS
ACC 4200	Financial Accounting	3	12
ACC 4205	Managerial Accounting	3	12
ECN 4105	Introduction to Microeconomics	3	12
ECN 4110	Introduction to Macroeconomics	3	12
MTH 4100	Calculus with Applications	3	12
MTH 4120	Probability & Statistics I	3	12
GEP 4180	Research and Writing II	3	12
GEP 4105	Change in Practice	3	12
Plus one of the following:		3	12
ENV 4XXX	Any FHEQ Level 4 ENV course		
XXX 4XXX	FHEQ Level 4 Elective (only if satisfying ENV requirement at RQF Level 3)		
Plus:			
XXX 4XXX	FHEQ Level 4 Elective	3	12
FHEQ Level 4 CREDIT TOTALS		30	120

Table 2: Upper-Division / Levels 5 and 6 Requirements

UPPER-DIVISION REQUIREMENTS			
FHEQ Level 5		US CREDITS	UK CREDITS
ACC 5210	Fundamental Analysis	3	12
ECN 5215	Econometrics I	3	12
FNN 5200	Corporate Finance	3	12

FNN 5205	Principles of Investment	3	12
MTH 5120	Probability and Statistics II	3	12
FNN 5215	Compliance and Regulation	3	12
MGT 5200	Research Methods and Data Analysis	3	12
Plus one of the following:		3	12
GEP 5101	Service Learning: Digital Collaboration		
GEP 5102	Service Learning: Leadership in a Changing World		
GEP 5103	Service Learning: Environment and Society		
GEP 5104	Service Learning: Global Citizenship and Migration		
Plus:			
XXX 5XXX	FHEQ Level 5 Elective	3	12
XXX 5XXX	FHEQ Level 5 Elective	3	12
FHEQ Level 5 Credit Totals		30	120

FHEQ Level 6		US CREDITS	UK CREDITS
FNN 6107	The Financial System	4	16
FNN 6101	Valuation and Cash Flow Modelling	4	16
FNN 6103	The Global Investor	4	16
FNN 6104	International Finance	4	16
FNN 6297	Senior Project in Finance	6	24
Plus one of the following:		4	16
FNN 6102	Derivatives		
ENT 6101	Entrepreneurship: Valuation, Funding and Growth		
ECN 6103	Econometrics II		
FNN 6105	Wealth Management		
MTH 6101	Financial Mathematics		
FNN 6901	World Internship in Finance		
FNN 6902	Internship in Finance		
Plus:			
XXX 6XXX	FHEQ Level 6 Elective	4	16
FHEQ Level 6 CREDIT TOTALS		30	120

6. PROGRAMME OUTCOMES

Programme-level learning outcomes are identified below. Please refer to the Curriculum Map at the end of this document for details of how outcomes are deployed across the study programme.

Key Programme Outcomes

Upon completion of the **BA (Hons) Finance and Investment with Combined Studies** degree, students should be able to:

- Have understood principles and frameworks in Finance and investment
- Critically reflect on approaches and perspectives
- Have developed techniques and tools specific to the area of Finance and Investment
- Have developed key quantitative and IT skills.

Knowledge and Understanding (A)

A1 nature and purpose of financial markets, financial systems, and economic and financial institutions

A2 theoretical concepts and tools in finance and investment such as risk measurement and management, asset pricing, cost of capital, and exchange rate determination

A3 functional perspectives on business problems, accounting practices and principles and corresponding financial arrangements

A4 empirical testing and interpretation of financial statements and data including financial modelling and econometric testing

A5 factors influencing investment behaviour and decision-making of investors, firms and other economic and financial agents

Cognitive Skills (B)

B1 critique established ideas, concepts and techniques drawn from studies and practice and use knowledge to examine a wide range of financial problems

B2 identify and critically assess different perspectives on and approaches to finance and investment

B3 locate, analyse, filter and evaluate data

B4 select and apply appropriate techniques and tools

B5 critically analyse and evaluate a range of ideas, arguments or theories

Practical and/or professional skills (C)

C1 use and adapt relevant knowledge and skills to practically engage with a range of problems and issues in work/practice arena

C2 use specific knowledge, cognitive and key skills, as a basis for significantly enhancing future working life

Key Skills (D)

D1 communicate information, ideas and arguments effectively using appropriate styles and language, to specialist and non-specialist audiences.

D2 read and interpret information presented in a variety of forms and perform relevant tasks of analysis and evaluation.

D3 apply ICT skills to search for, identify and present information appropriate to a variety of business/organisational activities.

D4 plan and manage learning towards the achievement of established aims and objectives, including the recognition of knowledge limitations

D5 engage in reflective, adaptive and collaborative learning

** Work/practice refers to the widest possible range of jobs and occupations, incorporating paid employment, self-employment, voluntary work, family caring and domestic work*

7. TEACHING, LEARNING, AND ASSESSMENT

Teaching Strategy

The teaching and learning strategy adopted within the **BA (Hons) Finance and Investment with Combined Studies** degree is based on the understanding that all students will be treated as active learners. Clearly, the precise approach will vary from course to course, depending on the learning outcomes relevant to each class.

The generic components of our teaching and learning strategy normally involves a variety of approaches and include delivering many of the following:

- Regular use of formal lecture sessions in all courses.
- Occasional workshops and seminars in some courses.
- Regular use of individual and/or team-based projects in all courses.
- Regular use of self-directed and directed reading in all courses.
- Peer-tutoring led by advanced students in many courses.
- Use of audio-visual and library resources in some courses.
- Regular use of tutor- and student-led discussion groups via e-learning platforms such as PowerCAMPUS (or Blackboard) in many courses.

The combination of teaching and learning approaches mentioned above develops our students' knowledge, thinking skills and practical skills.

Their knowledge is acquired through

- Structured lectures and supporting materials
- Directed reading and use of internet materials
- Independent research

Their cognitive skills are developed through

- Conducting research
- Making presentations and preparing other assessments
- Helping others to learn

Their practical skills are gained through

- Application of theory to practices encountered during internships
- Using information technology to retrieve and manipulate data
- Negotiating by means of team-based projects

Their key skills are gained through

- Employing and using appropriate linguistic skills
- Independent learning

Assessment Strategy

The assessment strategies we use with our **BA (Hons) Finance and Investment with Combined Studies** degree speak directly to how we anticipate progression with student learning to take place.

In terms of following up with the assessment of student learning and consistent with US liberal arts traditions, our classes rely on the system of continuous assessment on a course by course basis and throughout any given semester. This approach often involves the use of term-papers, portfolios of work, quizzes, mid-semester and final exams as well as student presentations and general class discussion. Not every component applies to every course, but most do relate to many of the classes that are offered. Many of our courses involve a site visit or require attendance at a public lecture as well. Students generally find these events to be extremely valuable to their learning.

Courses will follow the University Assessment Norms, details of which are listed in each CSD. See <https://www.richmond.ac.uk/university-policies/> for full details.

Each senior will end their programme with a dissertation which will normally have 8,000-10,000 words.

8. ENTRY REQUIREMENTS

Admissions

Details of the entry requirements, including English language requirements, may be found at the appropriate page of the University website listed below, where a comprehensive Admissions Policy and Summary of Practice document is also published.

<https://www.richmond.ac.uk/undergraduate-admissions/>

Transfer Credit

Prospective students with specific levels of subject achievement in Advanced Placement Tests, GCE A Levels and some other UK and international qualifications may enter with Advanced Credit and be given exemption from certain courses of the programme. Please see the Transfer Credit Policy Undergraduate for details.

9. EXIT AWARD REQUIREMENTS

An exit award is defined as a lower award than one for which the student is registered. Such an award may be conferred if a student completes part, but not all, of the requirements of the programme for which he or she is registered. Students may not enter the university registered for an exit award.

Associate of Arts Degree in General Studies (US)

The US Associate of Arts (AA) degree can be awarded as an exit degree for those students completing the following minimum requirements.

30 US / 120 UK credits at RQF Level 3
30 US / 120 UK credits at FHEQ Level 4

Of the total number of credits required for the AA degree, 30 US/120 UK credits must be completed at Richmond. Students must obtain a minimum cumulative GPA of 2.0 and a major of 2.0 in order to qualify for this degree. Latin Honours are not applied to the AA Degree.

The requirements for the AA degree are outlined in Table 1 above. All Level 3 and 4 Major and General Education Liberal Arts Core Requirements must be completed.

Certificate of Higher Education in Finance and Investment (UK)

The UK Certificate of Higher Education (CertHE) can be broadly aligned with the US Associate of Arts Degree, but the CertHE does not require the completion of 30 US/120 credits at RQF Level 3. Students who qualify for the AA degree will automatically qualify for the CertHE. But students may qualify for a CertHE without fulfilling the requirements for a US AA degree if they have not completed all of the RQF Level 3 requirements necessary to obtain the AA.

The UK CertHE can be awarded as an exit award for those students completing the following minimum requirements.

120 credits at FHEQ Level 4

- Pass (normally a GPA of between 1.85 and 2.99 for all Level 4 courses)
- Merit (normally a GPA of 3.0 to 3.54)
- Distinction (normally a GPA of 3.55 and above for all level 4 courses)

Of the total number of credits required for the UK CertHE, 15 US/60 UK credits must be completed at Richmond.

The requirements for the UK CertHE are outlined in the section of Table 1 pertaining to FHEQ Level 4 requirements. All Level 4 Major and General Education Liberal Arts Core Requirements must be completed.

Diploma of Higher Education in Finance and Investment (UK)

The UK Diploma of Higher Education (DipHE) has no US equivalent. The UK DipHE can be awarded as an exit award for those students completing the following minimum requirements.

120 credits at FHEQ Level 4

120 credits at FHEQ Level 5

- Pass (normally a GPA of between 1.85 and 2.99 for all Level 4 courses)
- Merit (normally a GPA of 3.0 to 3.54)
- Distinction (normally a GPA of 3.55 and above for all level 4 courses)

Of the total number of credits required for the UK DipHE, 15 US/60 UK Level 4 credits and 15 US/60 UK Level 5 credits must be completed at the University.

The requirements for the UK DipHE are outlined in the sections of Table 1 and Table 2 above pertaining to FHEQ Level 4 and FHEQ Level 5 requirements. All Level 4 Major and General Education Liberal Arts Core Requirements must be completed. Level 6 courses can be “dipped-down” to fulfil missing Level 5 credits.

Students may not be awarded more than one UK exit award and the University Examination Board will recommend the most relevant one for the individual student circumstance.

10. STUDENT SUPPORT AND GUIDANCE

There is a range of student support and guidance, for both academic and general wellbeing, available to students. This is accomplished through a range of programmes and services which positively impact learning as well as the total student life experience.

All students have an allocated full-time faculty member who acts as their academic adviser. Academic Advisers have on-going responsibility for students’ academic progress, meeting Programme specification and curriculum map – BA (Hons) Finance and Investment with Combined Studies

with each advisee at least once per semester. Advisers assist students with registration, enabling smooth progression through the degree. They also advise on postgraduate and career opportunities, and also provide pastoral support in many cases.

A range of Maths, English, Technology and Writing workshops have been established to support students with particular needs in these areas. Librarians are on hand to assist with library use, which includes instruction in web-based resources.

The University endeavours to make all practical and reasonable adjustments to ensure students are able to fully participate in the University community. Students who declare a physical disability or a special educational need are supported to ensure the quality of their educational experience meets their individual requirements. SEN students, for instance, receive extra time in examinations, and have the option of writing exams on university-provided computers, and/or of taking exams in a separate room.

The University operates a well-staffed Student Affairs department that provides services intended to support and encourage student welfare, safety and development. This department oversees medical registration of students and provides counseling services. It also organizes a range of extracurricular activities and travel designed to further enhance students' educational experiences. Disciplinary and social grievance procedures are also overseen by this department.

11. PLACEMENT

The Internship Office the University offers a formal mechanism through which students may receive work-placement opportunities. These placements are supervised, career-related work experiences combined with reflective, academic study that help students apply theoretical knowledge in the workplace. Participation in the internship programme is optional, but students who choose to take up a placement receive academic credit for their placement and associated academic work (see level 6 options).

Expectations with regard to careers education, information, advice and guidance (as outlined in the section on Enabling Student Achievement in *The UK Quality Code for Higher Education*) are handled by the university's Student Affairs department. This department conducts a variety of career services for students, ranging from resource provision to a CV service, and in particular through the LEAD (Leadership, Education and Development) seminar series.

In addition to these services, the alumni office offers networking opportunities where students may contact alumni working in a variety of fields. The alumni office also offers these services via social media such as LinkedIn and Facebook.

12. STUDY ABROAD

Richmond students have the option to take a leave of absence and travel away from the university as a 'study abroad'. With many partnerships spread over five continents, students are able to select from a wide range of partners. All courses taken elsewhere must be pre-approved by Registry Services.

13. REGULATORY FRAMEWORK

The **BA (Hons) Finance and Investment with Combined Studies** is operated under the policy and regulatory frameworks of Richmond American University in London, the Middle States Commission on Higher Education, the Framework of Higher Education Qualifications, and the UK Quality Code for Higher Education.

Also key to the background for this description are the following documents:

- QAA (2018). The Revised UK Quality Code for Higher Education. (www.qaa.ac.uk)
- QAA (2008). Higher Education Credit Framework for England: guidance on academic credit arrangements in Higher Education in England.
- SEEC (2016). Credit Level Descriptors for Higher Education. Southern England Consortium for Credit Accumulation and Transfer (www.seec.org.uk).
- Middle States Commission on Higher Education. Standards for Accreditation and Requirements of Affiliation. 2014: Thirteenth Edition; Rev. Ed. 2015.

Ensuring and Enhancing the Quality of the Programme

The **BA (Hons) Finance and Investment with Combined Studies** features detailed published educational objectives that are consistent with the mission of the institution. All course outlines contain course specific objectives that are regularly monitored by the individual instructors and by the faculty as a group.

The University has several methods for evaluating and improving the quality and standards of its provision. These include:

- External Examiners
- Internal Moderation
- Student representation
- Curricular change approval process
- Annual Programme Monitoring and Assessment
- Formal Programme Review, every 5 years
- Course evaluation
- Student satisfaction surveys and the NSS
- Feedback from employers

BA (Hons) Finance and Investment with Combined Studies is provided through a system of ongoing evaluations that demonstrate achievement of the programme's objectives, and uses the results to improve the effectiveness of the programme. Ongoing evaluation is carried out for both US (the Middle States Commission on Higher Education) and UK (QAA) reviews. The University is a voluntary subscriber member of the QAA, and underwent its first full Institutional Review in May 2013 and a Higher Education Review (AP) in 2017.

APPENDIX 1 Curriculum Map

		Knowledge and understanding					Cognitive Skills					Prof Skills		Key Skills				
		A1	A2	A3	A4	A5	B1	B2	B3	B4	B5	C1	C2	D1	D2	D3	D4	D5
Level 3																		
ECN 3200	Foundations of Economic Ideas	x				x	x				x			x				x
MGT 3200	Foundations of Business	x	x	x		x		x			x	x	x	x			x	x
MTH 3111	Functions with Applications	x					x					x						
MGT 3201	Foundations of Computer Applications				x				x	x		x	x	x	x	x		x
Level 4																		
ACC 4200	Financial Accounting	x						x			x	x	x	x	x			x
ACC 4205	Managerial Accounting	x						x			x	x	x	x	x			x
ECN 4105	Introduction to Microeconomics	x				x	x	x									x	x
ECN 4110	Introduction to Macroeconomics	x				x	x	x									x	x
MTH 4100	Calculus with Applications				x				x	x		x	x					x
MTH 4120	Probability & Statistics I				x				x	x		x	x		x			x

Level 5																		
		Knowledge and understanding					Cognitive Skills					Prof Skills		Key Skills				
		A1	A2	A3	A4	A5	B1	B2	B3	B4	B5	C1	C2	D1	D2	D3	D4	D5
Level 5 -																		
ACC 5210	Fundamental Analysis			x				x	x	x	x	x	x	x	x	x		x
ECN 5215	Econometrics I - Principles				x				x	x		x	x		x	x		x
FNN 5200	Corporate Finance		x				x	x		x	x	x	x	x	x		x	x
FNN 5205	Principles of Investment		x			x	x	x			x			x			x	x
FNN 5215	Compliance and Regulation	x					x	x			x	x	x	x			x	x

MTH 5120	Probability and Statistics II		x		x					x					x		x		x
MGT 5200	Research Methods and Data Analysis				x			x		x	x				x				x
		Knowledge and understanding					Cognitive Skills					Prof Skills		Key Skills					
Level 6 -		A1	A2	A3	A4	A5	B1	B2	B3	B4	B5	C1	C2	D1	D2	D3	D4	D5	
FNN 6107	The Financial System	x	x				x	x			x			x			x	x	
FNN 6101	Valuation and Cash-Flow Modelling		x		x		x	x	x	x	x	x	x	x	x	x		x	
FNN 6103	The Global Investor		x		x		x	x		x		x	x	x	x		x	x	
FNN 6104	International Finance	x	x	x		x	x	x				x	x	x	x		x	x	
FNN 6297	Senior Project in Finance	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
plus one of the following:																			
ECN 6215	Econometrics II – Applied Econometrics				x		x	x	x	x		x	x		x	x		x	
ENT 6101	Entrepreneurship: Valuation, Funding and Growth			x		x	x	x				x	x	x	x				
FNN 6102	Derivatives		x				x	x		x		x	x	x	x		x	x	
FNN 6105	Wealth Management		x				x	x						x	x		x	x	
MTH 6101	Financial Mathematics				x					x		x	x		x				
FNN 6901	World Internship in Finance	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
FNN 6902	Internship in Finance	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	

Faculty may access the KILO map: [010 KILO KPO tables](#)

Programme Specification Publication Dates

First Edition	May 2007
Revision 1	February 2008
Revision 2	June 2009
Revision 3	May 2010
Revision 4	October 2010
Revision 5	July 2011
Revision 6	November 2011
Revision 7	June 2012 (substantive revision, including <i>FHEQ</i> and credit mapping)
Revision 8	June 2013
Revision 9	August 2013
Revision 10	August 2014
Revision 11	May 2015
Revision 12	June 2016
Revision 13	May 2017 (substantive revision, including title change)
Revision 14	April 2018
Revision 15	May 2019
Revision 16	May 2020
Revision 17	May 2021
Revision 18	December 2021
Revision 19	July 2022
Revision 20	May/June 2023