ACAP Meeting				
Agenda Item: 5.c.				
September 26, 2024				

NEW PROGRAM PROPOSAL FORM

Name of Program (include degree designation and all concentrations, option	ns, or tracks): Bachelor of
Science in Financial Technology	

Program Designation:	Master's Degree
Bachelor's Degree: 4 Year	Specialist
Bachelor's Degree: 5 Year	Doctoral Degree: Research/Scholarship (e.g., Ph.D. and DMA)
Doctoral Degree: Professional Prace	tice (e.g., Ed.D., D.N.P., J.D., Pharm.D., and M.D.)
Consider the program for supplemental F	Palmetto Fellows and LIFE Scholarship awards?
🖂 Yes	
No	
Proposed Date of Implementation: Fall 2	025
CIP Code: 30.7104 Financial Analytics	
Delivery Site(s): Winthrop University (518	301)
Delivery Mode: Traditional/face-to-face *select if less than 25% online	Distance Education 100% online
	Blended/hybrid (50% or more online)
	Blended/hybrid (25-49% online)
	Other distance education (explain if selected)
Program Contact Information (name, title Adriana Cordis, Ph.D. Professor of Accounting	e, telephone number, and email address):
Chair, Accounting, Finance, and E 803-323-4622 cordisa@winthrop.edu	Economics Department
Institutional Approvals and Dates of App	roval (include department through Provost/Chief Academic
Department of Accounting, Finar	approval): ace, and Economics: 10/31/2023
College of Business Administratio	on Curriculum Committee: 2/19/2024
College of Business Administration	on Faculty Assembly: 3/1/2024
Dean, College of Business Admin	istration: 3/5/2024 graduate Curriculum: 3/28/2024
University Academic Council: 4/5	/2024

University Faculty Conference: 4/19/2024

Provost: 5/10/2024

President: 5/15/2024 Winthrop Board of Trustees: 6/26/2024

REACH Act Compliance:

All Winthrop undergraduate students must take one course that meets the Founding Documents requirement. Students may choose from the following courses: ECON103, HIST211, HIST212, PLSC201, PLSC309, or PLSC356

Background Information

State the nature and purpose of the proposed program, including target audience, centrality to institutional mission, and relation to the strategic plan.

Financial institutions have increasingly begun to exploit recent technological advancements aimed to reimagine, improve, and automate financial services. Financial technology (fintech) is developing quickly and pushing the field of traditional finance to rethink the way it conducts business in order to create value for individuals and organizations (e.g., by delivering services more securely, cheaper, and faster). As a result, knowledge of fintech provides opportunities for new highly-compensated career options.

We propose a new Bachelor of Science in Financial Technology (B.S. in Fintech) to capitalize on the opportunities resulting from the rapidly growing fintech industry. The program is designed to build on traditional finance topics and equip students with knowledge of data-driven financial modeling and fintech tools, such as artificial intelligence, machine learning, blockchain, algorithmic trading, robo-advising, and others.

The target audience of the program is traditional students who enter from high school and are interested in understanding both traditional financial models and specialized fintech tools through a blend of coursework in finance and computer sciences. These tools are being used by financial institutions, such as banks, hedge funds, brokerage firms, and throughout the financial services industry in making decisions regarding portfolio management, investments, and securities trading, among others. In addition, fintech-trained professionals are in high demand in the fintech startup community and in other industries, such as health care, insurance, and Big-Tech firms.

Offering a B.S. in Fintech program aligns with Winthrop's mission of helping students acquire the knowledge, skills, and values that prepare them to meet employers' needs of an analytical and technological-savvy workforce. The program also helps advance Winthrop's strategic plan by (i) allowing us to market our program offerings strategically and attracting new students and (ii) increasing student success and placement with coursework that meets the needs of employers in the state and region, particularly the nearby Charlotte, NC metropolitan area, which is the 2nd largest financial center in the United States.

Assessment of Need

Provide an assessment of the need for the program for the institution, the state, the region, and beyond, if applicable.

Financial institutions have invested heavily in new technology, such as artificial intelligence, machine learning, and data analytics software in recent years. According to Wells Fargo research, "investment firms are at the forefront of adoption of AI,"¹ which can be deployed in a number of ways to evaluate potential investments, including sentiment analysis and portfolio monitoring. AI is expected to contribute 21% net increase to the U.S. GDP by 2030.² Furthermore, the AI market is expected to reach \$1.3 trillion by 2032.³ Given the significant growth of emerging technologies and their fast adoption by the financial services industry, offering a new educational program that emphasizes fintech skills

¹ https://www.wellsfargo.com/com/insights/business-viewpoints/investment-firms-adoption-of-ai/

² www.statista.com

³ https://www.bloomberg.com/company/press/generative-ai-to-become-a-1-3-trillion-market-by-2032-research-finds/

addresses the current market demand and offers graduates the needed training to take advantage of the career opportunities in this field.

The B.S. in Fintech distinguishes itself from other finance program offerings in the state and region by requiring students to complete a mix of coursework in finance, computer sciences, and analytics. The program is built around current faculty and courses, which helps make it financially viable. The proposed B.S. program requires a comprehensive course of study that includes 24 credit hours *each* of finance and computer sciences.

Winthrop is well-positioned geographically to offer this degree. Our location near Charlotte, NC, which is the 2nd largest financial center in the country and among the top 10 best fintech ecosystems in the world⁴ provides graduates with easy access to a rapid-growing job market, and corporations with recruitment prospects, both important factors in ensuring student and program success. Many large employers in the region, from Vanguard and Charles Schwab to major banks, actively seek Winthrop business students.

The proposed program will also have a direct and indirect economic impact on the state of SC and York County. Jobs in the financial data analytics area are in high demand and well paid. Increasing the supply of highly-trained financial analytics and technology talent will help retain financial services companies in the region and potentially attract employers from Charlotte, NC to relocate to the Fort Mill, SC area just outside of the NC state line.⁵

Transfer and Articulation

Identify any special articulation agreements for the proposed program. Provide the articulation agreement or Memorandum of Agreement/Understanding.

There are no special articulation agreements for this program.

	State		National		
Occupation	Expected Number of Jobs	Employment Projection	Expected Dyment Number of Employment ection Jobs Projection		Data Type and Source
Financial and		13% growth		8% growth	
Investment	3,440 in	from 2020 to	341,400 in	from 2022 to	U.S. Bureau of Labor
Analyst	2030	2030	2032	2032	Statistics
		25% growth		16% growth	
Financial	7,760 in	from 2020 to	919,200 in	from 2022 to	U.S. Bureau of Labor
Managers	2030	2030	2032	2032	Statistics
		18% growth		10% growth	
Management	19,020 in	from 2020 to	1,083,300 in	from 2022 to	U.S. Bureau of Labor
Analysts	2030	2030	2032	2032	Statistics

Employment Opportunities

 $^{^{4}\} https://charlotteregion.com/news/2022/10/04/alliance-news/charlotte-ranks-among-top-10-best-fintechecosystems-in-the-world/$

⁵ https://www.axios.com/local/charlotte/2023/08/24/charlottes-biggest-fintech-and-health-players-want-to-make-the-region-a-federally-recognized-tech-hub-337727

		32% growth		23% growth	
Operations	1,210 in	from 2020 to	134,700 in	from 2022 to	U.S. Bureau of Labor
Research Analysts	2030	2030	2032	2032	Statistics
		39% growth		13% growth	
Financial	4,310 in	from 2022-	369,600 in	from 2022-	U.S. Bureau of Labor
Advisers	2032	2023	2032	2023	Statistics
		41% growth		32% growth	
		from 2020 to	43,900 in	from 2022 to	U.S. Bureau of Labor
Statisticians	450 in 2030	2030	2032	2032	Statistics (BLS)

Supporting Evidence of Anticipated Employment Opportunities

Provide supporting evidence of anticipated employment opportunities for graduates.

As presented in the table above, the national labor market demand for fintech-related occupations shows projected growth well-above the average for all occupations (3%), ranging from 8% to 32% growth. The South Carolina labor market demand is even stronger, with projected growth between 13% and 41%. We included occupations such as operations research analysts and statisticians because our fintech program includes substantial coverage of data analytics and artificial intelligence topics.

In addition to the job opening projections obtained from the U.S. BLS website, we searched career and employment websites to obtain information regarding the demand for professionals in this field. A June 1, 2024 search on **Indeed.com** for job openings within 35 miles of York County, SC revealed **344** openings for "financial management," **204** for "financial analytics," and **82** for "financial technology." A June 1, 2024 search on **SC Works** for positions across the entire state of South Carolina reveals **460** available positions for "financial management," **284** for "financial analysis," and **22** for "fintech."

Other than careers as financial or investment analysts, financial managers, or management analysts graduates with a fintech degree would be well suited for many positions, such as:

- Budget or credit analyst
- Financial advisor
- Financial risk manager
- Insurance underwriter
- Data scientist.

Description of the Program

Projected Enrollment						
Year	Fall Headcount	Spring Headcount	Summer Headcount			
2025-2026	10	10	0			
2026-2027	25	23	0			
2027-2028	37	33	0			
2028-2029	48	43	0			
2029-2030	60	54	0			

Explain how the enrollment projections were calculated.

We anticipate modest enrollment of 10 students in the program's first year followed by about 15 students entering the program each fall. These are conservative projections. We base these numbers on current enrollment in our business programs. We assume a 10% attrition rate. We expect the program to grow to about 60 students, which would be similar to our current enrollment in the BS BADM - Finance concentration. We list summer headcounts as zero because Winthrop traditionally offers very few courses in the major during summer session. Many students choose to pursue internships for academic credit during summer.

Besides the general institutional admission requirements, are there any separate or additional admission requirements for the proposed program? If yes, explain.

□Yes ⊠No

Curriculum

New Courses

List and provide course descriptions for new courses.

FINC 518 – Blockchain and AI Applications in Finance (3 cr.)

Course Description: This course examines the impact, capabilities, and solutions provided by blockchain and artificial intelligence technologies. It is designed for students who are interested in the applications of blockchain and artificial intelligence (AI) in finance. Students will explore the basics of blockchain, AI, and Machine learning (ML) technologies applications using real world examples in the financial services industries, such as digital currencies, portfolio management, algorithmic trading, fraud detection, and credit scoring. Students will also learn how to use open-source Python packages (or other programming languages) to design, test, and implement algorithms in finance. Prerequisites: C- or better in FINC 512 or FINC 517. All FINC courses numbered above 299 have a prerequisite of junior status, an overall GPA of at least 2.00 and a C- or better in HMXP 102.

FINC 522 – Options and Futures Markets (3 cr.)

Course Description: This course provides an introduction to financial derivatives products, such as options, futures, and swaps. It examines the characteristics and structure of (i) futures markets, pricing, and hedging, and (ii) options markets, pricing, and position analysis. Students will learn how derivative instruments can be used for risk management and investment purposes. Prerequisites: C- or better in FINC 311. All FINC courses numbered above 299 have a prerequisite of junior status, an overall GPA of at least 2.00 and a C- or better in HMXP 102.

CSCI 260 – Introduction to Artificial Intelligence (3 cr.)

Course Description: Course concentrates on application areas for AI. Course also introduces students to AI terminology, concepts, and an overview of types of AI systems. Ethical concerns, such as bias and job displacement, are discussed. Prerequisites: C- or better in CSCI 207.

CSCI 450 – Artificial Intelligence (3 cr.)

Course Description: Survey of AI techniques, including knowledge representation, search methods and reasoning. AI applications such as planning, learning, natural language and game play. Students develop AI systems. Prerequisites: C- or better in CSCI 208; CSCI 260; either MATH 341 or BSAN/QMTH 205

BACHELOI	R OF SCIENCE IN FINANCIAL TECHNOLOGY	
General Education		Hours
ACAD 101	Principles of the Learning Academy	1
Shared Skills and Proficiencies		
Writing and Critical Thinking		
WRIT 101	Composition	3
HMXP 102	Human Experience	3
CRTW 201	Critical Reading, Thinking & Writing	3
Oral Communication	Met in major with CSCI 327	0
Technology	Met in major with CSCI 207 and 327	0
Intensive Writing	Met in major with CSCI 327	0
Founding Documents Req.	See approved list; may be met with other requirement	0-3
Physical Activity	See approved list	1
Thinking Critically Across Disciplines		
Global Perspectives	See approved list	3
Historical Perspectives	See approved list	3
Introducing Students to Broad Discip	linary Perspectives	
Social Science	See approved list; must include 2 designators	6
Humanities and Arts	See approved list; must include 2 designators	6
Quantitative Skills and Natural Scien	ce	
Quantitative Skills	MATH 151 or 105 or 201; BSAN 205 (in major)	3
Natural Science	See approved list; must include a lab science	4
Subtotal		36-39
Requirements for the Major	I	
Requirements for the Major Foundation/Business Courses		21.5
Requirements for the Major Foundation/Business Courses CSCI 101B	Using Microsoft Excel	21.5 0.5
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280	Using Microsoft Excel Introduction to Financial Accounting	21.5 0.5 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics	21.5 0.5 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics	21.5 0.5 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics	21.5 0.5 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 210	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics	21.5 0.5 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 210FINC 311	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 210FINC 311Choose one from:	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance	21.5 0.5 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance Courses	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 21
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 21 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 3 21 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 21 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517FINC 518	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 21 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517FINC 518FINC 570	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance Financial Data Analytics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 21 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517FINC 570Choose one from:	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance Financial Data Analytics	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517FINC 518FINC 570Choose one from:FINC 498	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance Financial Data Analytics Advanced Corporate Finance	21.5 0.5 3 3 3 3 3 3 3 3 3 3 21 3 3 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 312FINC 512FINC 517FINC 518FINC 570Choose one from:FINC 498FINC 522	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance Financial Data Analytics Advanced Corporate Finance Options and Futures Markets	21.5 0.5 3 3 3 3 3 3 3 3 3 3 3 3 3
Requirements for the MajorFoundation/Business CoursesCSCI 101BACCT 280ECON 215ECON 216BSAN 205BSAN 205BSAN 210FINC 311Choose one from:ECON 506ECON 508Finance CoursesFINC 512FINC 517FINC 518FINC 570Choose one from:FINC 522Choose one FINC Elective:	Using Microsoft Excel Introduction to Financial Accounting Principles of Microeconomics Principles of Macroeconomics Business Of Macroeconomics Business Statistics Business Analytics Principles of Finance Applied Econometrics Forecasting and Predictive Analytics Intermediate Corporate Finance Investments Introduction to Fintech Blockchain and AI Applications in Finance Financial Data Analytics Advanced Corporate Finance Options and Futures Markets Any FINC>299	21.5 0.5 3

CSCI 207 & 208	Intro to Computer Science I & II	8
CSCI 210	Programming Tools	1
CSCI 260	Introduction to Artificial Intelligence	3
CSCI 327	Social Implications of Computing	3
CSCI 350	Programming for Business	3
CSCI 355	Database Processing	3
CSCI 450	Artificial Intelligence	3
Electives		14.5-17.5
Total		120

Total Credit Hours Required: 120

Curriculum by Year							
Course Name	Credit Hours	Course Name	Credit Hours	Course Name	Credit Hours		
		Year 1		-			
Fall	Fall		Summer		Spring		
ACAD 101	1	HMXP 102	3				
WRIT 101	3	CSCI 207	4				
CSCI 101B	0.5	BSAN 205	3				
Natural Science/Lab	4	ACCT 280	3				
Historical Perspectives	3	Social science	3				
MATH 105/151/201	3-4						
Total Semester Hours	14.5-15.5	Total Semester Hours	16	Total Semester Hours	0		
		Year 2					
Fall		Spring		Summer			
CRTW 201	3	ECON 216	3				
CSCI 208	4	CSCI 260	3				
CSCI 210	1	CSCI 327	3				
ECON 215	3	Humanities and Arts	3				
BSAN 210	3	Global Perspectives	3				
Physical Activity	1						
Total Semester Hours	15	Total Semester Hours	15	Total Semester Hours	0		

Course Name	Credit Hours	Course Name	Credit Hours	Course Name	Credit Hours
		Year 3			
Fall		Spring		Summer	
CSCI 355	3	FINC 312	3		
FINC 311	3	FINC 512	3		
ECON 506/508	3	FINC 570	3		
MGMT 341	3	Elective	3		
Humanities and Arts	3	Founding Doc./Elective	<mark>3</mark>		
Total Semester Hours	15	Total Semester Hours	15	Total Semester Hours	0
		Year 4			
Fall	Fall Spring			Summer	
FINC 517	3	FINC 498/522	3		
FINC 518	3	FINC>299	3		
CSCI 350	3	CSCI 450	3		
Elective	3	Elective	3		
Elective>299	3	Elective	3		
Total Semester Hours	15	Total Semester Hours	15	Total Semester Hours	0

Similar Programs in South Carolina offered by Public and Independent Institutions

Identify the similar programs offered and describe the similarities and differences for each program.

There are no other programs in Financial Technology that we could find offered by other institutions in South Carolina.

Program Name and	Total Credit			
Designation	Hours	Institution	Similarities	Differences

Faculty

Rank and Full- or Part-time	Courses Taught for the Program	Academic Degrees and Coursework Relevant to Courses Taught, Including Institution and Major	Other Qualifications and Relevant Professional Experience (e.g., licensures, certifications, years in industry, etc.)
Assistant Professor, Full time	FINC 512 Investments FINC 517 Introduction to Fintech FINC 570 Foundations in Financial Data Analytics	PhD, Finance, University of Massachusetts Boston	Wharton's Fintech Certificate CFA Level I candidate 1 year of experience
Professor, Full time	FINC 311 Principles of Finance FINC>299 Elective	PhD, Financial Planning, Texas Tech University	Certified Financial Planner 10 years of experience
Assistant Professor, Full time	FINC 312 Intermediate Corporate Finance FINC 498 Advanced Corporate Finance	PhD, Finance, University of Massachusetts Lowell	Bloomberg Market Concept Certificate Bloomberg ESG Certificate 5 years of experience
Assistant Professor (Finance) – year 2 hire	ECON508 Forcasting and Predictive Analytics, FINC518 Blockchain and AI applications in Finance, FINC522 Options and Futures Markets	PhD in Finance, or closely related field	
Associate Professor, Full time	CSCI 355 Database Processing	PhD, Information Technology, UNC Charlotte	7 years in higher education Several years of part-time work in IT, Intern with Google Security Team SEED Cybersecurity Workshop
Associate Professor, Full time	CSCI 327 Social Implications of Computing CSCI 350 Programming for Business	PhD, Computer Science & Engineering, Auburn University	25 years in higher education
Associate Professor, Full time	CSCI 207 CS1	PhD, Information Technology, UNC Charlotte	10 years in higher education 20 years at IBM SEED Cybersecurity Workshop
Associate Professor, Full time	CSCI 208 CS2 CSCI 210 Programming Tools CSCI 260 Introduction to Artificial Intelligence CSCI 450 Artificial Intelligence	PhD, Computer Science, George Mason University	20 years in higher education

Total FTE needed to support the proposed program: Faculty: 2 Staff: 0.5 Administration: 0.5

Faculty, Staff, and Administrative Personnel

Discuss the Faculty, Staff, and Administrative Personnel needs of the program.

The proposed B.S. in Fintech program is designed to leverage existing resources to launch and grow and uses existing courses that are part of other degree programs. Thus, existing College of Business and Technology (CBT) full-time faculty will be sufficient to successfully launch the program. We currently have 3 full-time finance faculty members and 4 full-time computer science faculty members with terminal degrees in their fields dedicated to teaching courses in the program. However, these faculty members serve several other finance and computer science programs in the college.

Thus, we will need one (1) new finance faculty member with a specialization in fintech beginning in the AY 2026-27.

The CBT does not dedicate staff to individual degree programs. Across all programs offered by the college, there are 2 full-time staff for advising and 2 for administrative support.

Resources

Library and Learning Resources

Explain how current library/learning collections, databases, resources, and services specific to the discipline, including those provided by PASCAL, can support the proposed program. Identify additional library resources needed.

As the primary provider of scholarly information for the Winthrop University community, the Ida Jane Dacus Library is an integral part of Winthrop's instructional program. Through its collections, reference services, information literacy classes, and outreach programs, the library enables university faculty, students, and staff to achieve their research and curricular goals.

The library is staffed by 5 professional librarians, 7 paraprofessionals/library technical assistants, and several student employees. During the fall and spring semesters the library hours are as follows:

Monday – Wednesday	8:30 a.m. – 9:00 p.m.
Thursday	8:30 a.m. – 8:00 p.m.
Friday	8:30 a.m. – 5:00 p.m.
Saturday	Closed
Sunday	3:00 p.m. – 9:00 p.m.

A variety of library spaces - including group and individual study rooms, tables, and carrels - are available. There are 58 personal computers on the main and upper levels, and 8 Apple Macintosh computers on the main level. Many study rooms also have computers, and the Wi-Fi network enables those with laptops to set up a study space throughout the building. Black-and-white and color printing is available, as well as two flatbed scanners.

The <u>Dacus Library website</u> provides the Winthrop community with information about the library's services, programs, collections, spaces, hours of operation, and contact information. One-on-one reference instruction and consultation is available during hours of operation either in-person, or via chat, text, phone, or email, or in a virtual space such as Zoom or Microsoft Teams. Researchers can drop in or make an appointment to meet with a librarian through the Book-a-Librarian service. Instructional faculty have the option to request in-class information literacy sessions. These sessions, whether on

campus/in-person or virtual, are conducted by librarians and are tailored to meet the needs of each individual class.

The library's online catalog, OneSearch, is also available via the website and is the gateway to the resources available in the library's collections. Dacus Library is a member of PASCAL (Partnership Among South Carolina Academic Libraries), a consortium of over 50 academic libraries in the state of South Carolina. The online catalog is shared among PASCAL libraries, enabling patrons to find resources not only in Dacus but also in other members' collections. Links in the catalog records provide direct access to electronic books and articles. Physical materials in the circulation collections can be borrowed for the semester. Patrons who are unable to visit the library can request delivery of physical books through FedEx and email delivery of scanned chapters or articles. Winthrop students can expand their access to library resources through PASCAL's visiting patron service: with a valid Winthrop ID, currently enrolled students are able to visit any PASCAL library and borrow materials directly. Through PASCAL's Pick Up Anywhere and Return Anywhere services, students may return library materials to any participating PASCAL library.

A portion of the library's annual book budget is allocated to the Accounting, Finance, and Economics and the Computing and Information Sciences departments for the purpose of purchasing books and instructional materials. The departments select a person to serve in the capacity of departmental liaison. The liaison's responsibility is to monitor departmental expenditures and make sure the teaching and research needs of the university are being supported. Departmental faculty are encouraged to submit requests for needed materials.

Dacus Library has holdings that support all Winthrop academic programs, including the BS in Financial Technology. Overall monograph holdings across various access platforms include 285,200 unique print titles and 353,000 electronic books. An additional 731,700 e-books are available through PASCAL-managed collections. Dacus has 2,285 serial titles in its physical collection, and access to 124,530 in electronic format. Additional serials in PASCAL-managed collections total 87,000.

Winthrop students have access to over 170 electronic databases/collections (including those provided by the South Carolina State Library through the SCDiscus program) containing resources in a variety of formats (monographs, journals, newspapers, streaming video, etc.). Dacus uses the OpenAthens authentication system, which allows Winthrop students access to electronic subscription resources from anywhere they have internet access.

A search in the library's online catalog for ["financial technology" OR "fintech"] yields 207 results from the Dacus collection, including 191 books and 12 journals. Expanding this search to include all PASCAL libraries yields an additional 65 books. Expanding the search further to include resources within the databases provides Winthrop students access to over 7,000 articles from peer-reviewed journals. Financial Technology is a quickly evolving field, and the library's funding will need to be sufficient to purchase current materials in support of the program.

Books, book chapters, and articles that are not available in Dacus Library holdings or subscriptions can be borrowed from another library via PASCAL Delivers or interlibrary loan. Both Interlibrary Loan and PASCAL Delivers are cooperative services between libraries that allow Winthrop faculty, students, and staff to obtain materials NOT available from Dacus.

PASCAL Delivers is a rapid book-delivery service managed by the PASCAL consortium that enables resource sharing among member libraries. Students and faculty/staff can discover and request library materials that are not available at Dacus from participating PASCAL libraries. Digitized materials – such

as book chapters or journal articles – are sent to requesters electronically and physical materials are mailed to Dacus. Borrowed materials can be mailed to off-campus patrons upon request. Students in South Carolina have the option of going to a PASCAL library near them to pick up materials.

Dacus participates in OCLC – an international catalog that includes libraries from around the world. Interlibrary Loan through OCLC is available for books and articles that are not in the Dacus or PASCAL collections. Like PASCAL Delivers, materials will be sent to Dacus. Requesters can pick up the items or request mail delivery. Digitized materials such as book chapters or articles are sent electronically.

Student Support Services

Explain how current academic support services will support the proposed program. Identify new services needed and provide any estimated costs associated with these services.

All CBT students are assigned a faculty advisor. Students must meet with their faculty advisor before signing up for next semester's classes. Faculty report on their advising activities in their annual report for the purpose of performance evaluation. In addition, the CBT Student Services Office provides advice and support to students beginning at orientation and throughout their college journey. With two full-time advisors and several graduate assistants, this office has the capacity to support the proposed degree program effectively.

Institutional services include Student Health and Counseling that assist students with both physical and mental health, the Academic Success Center that coordinates and provides tutoring services and academic support workshops, the Writing Center, Mathematics Tutorial Center, and for students who qualify, the Honors Program and TRiO Student Support Services.

Students also have access the West Center, home of Recreational Services and the student recreation center, the DiGiorgio Student Center, home of student activities, organizations, and student events.

Students also utilize the services of the Office of Records and Registration, the Office of Financial Aid, and the Office of Student Financial Services for information on academic programs and processes, student aid, and tuition and fees, and payment processes.

Physical Resources/Facilities

Identify the physical facilities needed to support the program and the institution's plan for meeting the requirements.

The College of Business and Technology has two dedicated buildings on campus to support its programs: Thurmond Hall, which houses offices, classrooms, and conference rooms for business faculty and students in all disciplines, and Carroll Hall, which is primarily dedicated to the finance discipline.

Carroll Hall houses the Carroll Capital Markets Training and Trading Center, which connects students to global markets through interactive technology. This space is equipped with a stock ticker, world clocks, and a nine-screen data wall, for cable news feeds and Bloomberg, Telemet, and Morningstar data to use in real world trading simulations. The building also features several collaborative team learning rooms, a 220-seat auditorium, an executive seminar room, several classrooms, and finance faculty offices. Currently the building occupancy is at about 60%, so there is ample room for additional students.

Equipment

Identify new instructional equipment needed for the proposed program.

Bloomberg – The CBT currently has a Bloomberg Terminal license, which is a tool that is widely used in the finance industry and offers students access to real time and historical data, financial markets news, and analytics. It provides students with experiential learning opportunities. For example, Bloomberg offers three e-learning certificate courses (Bloomberg Finance Fundamentals, Bloomberg Market Concepts, and Bloomberg ESG) which prepare students and early-career finance professionals to obtain hands-on knowledge and real-world experience needed for a successful career in finance.

Impact on Existing Programs

Will the proposed program impact existing degree programs or services at the institution (e.g., course offerings or enrollment)? If yes, explain.

⊠Yes □No

We expect the new degree program to result in an overall net gain in enrollment to the institution through new student recruitment. However, the proposed degree program is likely to have a small impact on existing degrees, particularly finance and computer sciences. Given that several courses overlap across these degrees, we expect that some students will choose to double major or switch degrees based on their areas of interest. However, offering more choices to students, particularly degrees that are in high demand and offer good career prospects and salaries, should benefit both the students and the institution.

Sources of Financing for the Program by Year												
	1	st	2	nd	3	rd	4	th	5	th	Grand	l Total
Category	New	Total	New	Total	New	Total	New	Total	New	Total	New	Total
Tuition Funding	139,980	139,980	335,952	335,952	489,930	489,930	636,909	636,909	797,886	797,886	2,400,657	2,400,657
Program-Specific Fees	1500	1500	3750	3750	5550	5550	7200	7200	9000	9000	27,000	27,000
Special State Appropriation												
Reallocation of Existing Funds												
Federal, Grant, or Other Funding												
Total	141,480	141,480	339,702	339,702	495,480	495,480	644,109	644,109	806,886	806,886	2,427,657	2,427,657
Estimated Costs Associated with Implementing the Program by Year												
	1	st	2	nd	3	rd	4	th	5	th	Grand	Total
Category	New	Total	New	Total	New	Total	New	Total	New	Total	New	Total
Program Administration and Faculty/Staff Salaries		204,000	94,250	304,370	97,078	313,501	99,990	322,906	102,990	332,593	394,307	1,477,371
Facilities, Equipment, Supplies, and Materials	1500	1500	3750	3750	5550	5550	7200	7200	9000	9000	27,000	27,000
Library Resources												
Institutional Overhead	0	0	0	0	175,000	175,000	254,764	254,764	319,154	319,154	748,918	748,918
Total	139,980	205,500	241,802	308,370	217,853	494,051	361,953	584,870	375,742	660,748	1,257,432	2,253,289
Net Total (Sources of Financing Minus Estimated Costs)	139,980	(64,020)	241,702	31,582	217,853	1,429	282,156	59,239	375,742	146,138	1,257,432	174,368

Budget Justification

Provide an explanation for all costs and sources of financing identified in the Financial Support table. Include an analysis of cost-effectiveness and return on investment and address any impacts to tuition, other programs, services, facilities, and the institution overall.

The tuition revenue is based on the anticipated enrollment and the current in-state tuition rate.

Course fees are estimated at \$150 per student per year to cover Bloomberg and computer science course fees, but will depend on the specific courses and year taken. These fees are collected and then expended in the supplies section, usually for software licenses and for technology upgrades to our computer labs.

New faculty specializing in fintech salary is estimated at \$130,000, not including benefits. (\$188,500 with estimated benefits.) This faculty member will start in year 2. This new faculty member will teach half-time in the program. W e also have 1.5 FTE also used toward this program, which is shown in the total cost for the program columns.

Institutional overhead is calculated as 40% of tuition revenue and is the amount of tuition generally used for campus-wide operations such as facilities, utilities, administration, and library services. Since the first couple years will not have a large enrollment, the contribution to institutional overhead is not required.

Evaluation and Assessment

Program Objectives	Student Learning Outcomes	Methods of Assessment		
	Aligned to Program Objectives			
Graduates will be able to	Student communicate in oral and	Research paper, presentation		
communicate effectively and	written format in a manner			
demonstrate leadership and	appropriate for business			
collaboration skills.	professionals.			
	Students can work effectively in	Case studies/projects, presentation		
	teams.			
Graduates analyze the ethical and	Students evaluate the consequences	Assignments in CSCI 327		
societal implications of business	of business or economic decisions			
decisions.	on personal and social welfare.			
Graduates apply technical and	Students solve structured and	Quizzes/labs/exams		
analytical skills to build financial	unstructured business problems,			
models and solve practical financial	using various methods.			
problems.				

Explain how the proposed program, including all program objectives, will be evaluated, along with plans to track employment. Describe how assessment data will be used.

The CBT Director of Assessment will be responsible for coordinating and implementing the assessment plan on an annual basis in concert with department faculty. The assessment information collected will be used to form recommendations that will be shared with faculty, and, after obtaining approval, deployed in future implementation plans. After the program begins, we will survey graduating classes one month after degree completion for program satisfaction and employment and one year later for ways to improve the program in concert with industry requirements.

Assessment Overview

Winthrop University executes an outcome-based programmatic assessment effort that allows for continuous improvement of academic programs, to include student learning outcomes. Part of a cyclical process, these assessment efforts are designed to determine the extent to which identified outcomes are met and findings used for continuous improvement efforts. The process of identifying outcomes, collecting and analyzing data, and using results for improvement of the academic programs support the assessment of the University's overall institutional effectiveness. The institution functions on the premise that assessment of academic programs maintains and strengthens the programs, while allowing the institution to achieve its stated outcomes.

The EDUCATE pillar of the University's strategic plan, *Winthrop: United in Excellence*, supports the assessment of academic programs; specifically by "advancing comprehensive student intellectual development" and through "innovate forward-looking academic programs." The process of student learning assessment, although focused at the program level, is informed by University structures and expectations.

Outcomes of individual academic programs are assessed through three major processes: (1) student learning outcomes assessment, focusing on what students know, think, and can do as a result of completing a program, (2) academic program review, a comprehensive evaluation of all areas of an academic program, including curriculum, faculty, students, and resources, and (3) professional accreditation review for specific disciplines. Assessment findings inform programmatic decisions, document student achievement, and improve the quality of learning for all students. The academic review system focuses on developing an institutional culture, with continual improvement at the core of assessment work.

Student Learning Outcome Assessment

Each academic program, within Winthrop University's five degree-granting colleges, is required to implement an annual assessment plan that clearly articulates student learning outcomes and program outcomes, identifies appropriate methodology, measures the extent to which students achieve the outcomes, analyzes the findings, and uses the results to make curricular and programmatic enhancements or adjustments.

Academic Program Review

In addition to annual program Assessment Reports, all academic programs are required to conduct an Academic Program Review (APR) on a regular cycle, generally every five to seven years. APRs are conducted as an institutional review for non-accredited programs or as a professional accreditation review for specific disciplines. The purpose of the Academic Program Review is to ensure that Winthrop University preserves its reputation for offering national-caliber academic programs consistent with emerging best practices and to affirm program priorities are aligned with and support achievement of Winthrop University's mission and strategic priorities. The review process provides the program with quantitative and qualitative analyses for demonstrating accountability and institutional effectiveness. Results are used to enhance program quality and inform resource allocations.

The B.S. in Financial Technology will fall under the current AACSB accreditation and will be reviewed on the regular AACSB cycle with the other programs in Business.

Employment Tracking

Due to the relationships developed between program faculty and students, employment plans and career opportunities are common discussion topics, particularly as students approach graduation. Faculty are also aware of students' post-graduation employment via social media. Additionally, Winthrop University administers an annual Graduating Senior Survey and a biannual Alumni Survey. These surveys provide data on where our students are employed and the type of positions held. The Alumni survey is sent annually to graduates from the prior 4 years.

Accreditation and Licensure/Certification

Will the institution seek program-specific accreditation (e.g., CAEP, ABET, NASM, etc.)? If yes, describe the institution's plans to seek accreditation, including the expected timeline.

Yes

⊠No

We will not need to seek accreditation with AACSB, as the program will fall under the institutional AACSB accreditation and will follow the normal review cycle. AACSB will be on campus this academic year for our cyclical review. The Fintech program will be added to the accreditation once approved.

Will the proposed program lead to licensure or certification? If yes, identify the licensure or certification.

Yes

⊠No

Explain how the program will prepare students for this licensure or certification.

If the program is an Educator Preparation Program, does the proposed certification area require national recognition from a Specialized Professional Association (SPA)? If yes, describe the institution's plans to seek national recognition, including the expected timeline.

☐Yes

⊠No