

ECONOMICS, FINANCE AND REAL ESTATE

Department Information

(251) 460-7171

Department of Economics, Finance and Real Estate website
https://www.southalabama.edu/colleges/mcob/economic_and_finance
 (https://www.southalabama.edu/colleges/mcob/economic_and_finance/)

Title	Name
Chair	
Professors	Hunsader, Swofford, Wood
Associate Professor	Affuso, Cummings, Huang, Istiak, Lawrey, Le, Pennywell
Assistant Professors	Harper, Jain

The Economics and Finance major is designed to prepare students for managerial positions in business and government. Three concentrations are available within the Economics/Finance major: Economics, Finance, and Real Estate. All Economics/Finance majors are required to take the following two courses and choose one concentration area:

Code	Title	Hours
ECO 315	Intermediate Microeconomics	3
FIN 343 or ECO 340	Money Mkts and Fin Instit Money and Banking	3

The Economics Concentration

The Economics program is designed to prepare students for professional careers in managerial positions, government, administration, education, and others. Positions in business economics and graduate study require knowledge of economics and the application of economic tools to analyze problems for decision-making.

The Finance Concentration

The Finance program is designed to provide an understanding of the various areas and principles of finance. Students will develop a body of specialized knowledge and analytical techniques that are used in the acquisition, allocation and management of financial resources. Finance careers are typically in industry and commercial businesses, public utilities and government agencies, banks, insurance companies, brokerage houses, investment companies and other financial institutions. The finance degree is appropriate for students who plan a career in corporate finance, financial planning, investment planning and research, or insurance.

The Real Estate Concentration

The Real Estate program is designed to educate and prepare students for the myriad of professional careers available in residential, commercial, and related real estate industries. Students will develop the specialized quantitative and qualitative skills necessary to elevate their knowledge of real estate as an asset class and investment vehicle. Studying real estate will better prepare students for the unique demands and complex risks associated with real estate practice and investment. Additionally, exposure to active real estate professionals through coursework and internships will provide students the opportunity to begin building a

professional network that will add value to their education and enhance their career prospects upon graduation.

Degrees, Programs, or Concentrations

- Economics & Finance (BSBA) (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-finance-bsba/>)
- Economics & Finance (BSBA) - Economics Concentration (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-finance-bsba-economics-concentration/>)
- Economics & Finance (BSBA) - Finance Concentration (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-finance-bsba-finance-concentration/>)
- Economics & Finance (BSBA) - Real Estate Concentration (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-finance-bsba-real-estate-concentration/>)
- Economics for Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-business-majors-minor/>)
- Economics for Non-Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/economics-non-business-majors-minor/>)
- Finance for Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/finance-business-majors-minor/>)
- Finance for Non-Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/finance-non-business-majors-minor/>)
- Real Estate for Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/real-estate-business-majors-minor/>)
- Real Estate for Non-Business Majors Minor (<http://bulletin.southalabama.edu/programs-az/business/economics-finance-real-estate/real-estate-non-business-majors-minor/>)

Courses

Economics (ECO)

ECO 215 Prin of Microeconomics 3 cr

Functions of the price system in a market economy; role of households and business firms in mobilizing resources to meet human needs. The functional and personal distribution and use of income. Relevant problems are discussed.

ECO 216 Prin of Macroeconomics 3 cr

Economics as a science; its nature and functions. Analysis of the American economy from the macroeconomic viewpoint, stressing full employment, monetary and fiscal policy, national income accounting, and their application to current problems and issues.

ECO 300 Introduction to Economics 3 cr

Intensive study of micro- and macroeconomic principles with emphasis on application to current economic issues and problems of interest to public school teachers and students.

ECO 315 Intermediate Microeconomics 3 cr

Operation of the price system, with special reference to a market economy and to related public policies and business issues; analysis of the distribution of income; theories of consumer behavior, the firm, resource allocation, and product distribution.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 316 Intermediate Macroeconomics 3 cr

The nature and control of forces in a developed economy which determine levels of employment, income and use of resources, and rate and direction of economic growth.

Prerequisite: ECO 214 Minimum Grade of D or ECO 216 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 318 Prin of Managerial Economics 3 cr

Study of economic principles and methods in analyzing problems faced by management of a business or other type of organization; application of economic concepts to finding solutions of such problems that advance the best interest of such organizations.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 322 Economics of Industrial Org 3 cr

An analysis of the effect of modern industrial structure on competitive behavior and performance, in the light of contemporary price theory and the theory of workable competition; a critical evaluation of the legislative content, judicial interpretation, and economic effects of antitrust laws, current problems and proposed remedies.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 323 Public Finance 3 cr

The nature, purposes, and economic effects of various types of taxes in a federal government. Problems of tax administration, budgeting, and expenditure of tax revenues. Review of current problems.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 330 Current Global Economic Issues 3 cr

Application of the standard economic theory to markets to analyze major issues confronting U.S. consumers and businesses in the global economy. Topics include comparative advantage, commercial policy and protectionism, currency markets and foreign exchange rates, economic integration and free trade areas, international trade accounting, and financial aspects of international trade.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 340 Money and Banking 3 cr

Analysis of monetary, credit, and banking institutions in the American economy, emphasizing commercial banks, the Federal Reserve System, and the Treasury. Credit for both ECO 340 and FIN 343 is not allowed.

Prerequisite: FIN 315 Minimum Grade of D

Cross-Listed: FIN 343

ECO 343 Labor Economics 3 cr

United States population analyzed by age, sex, and other characteristics; study of the labor force and its composition; unemployment and underemployment. Education as an investment in productive resources. Economics of leisure, health, housing, recreation, and other areas of human-resource development.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 355 Sport & Entertainment Econ 3 cr

The analysis of the economics of decision making and trends in sports and entertainment media. This class will cover cases where economic analysis has caused in behavior, as well as cases where various groups appear to behaving irrationally. Prerequisites: ECO 215 or ECO 300 for non-business and non-economic major.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 363 International Economics 3 cr

Modern international trade theory; the balance of payments and the adjustments processes; the evolution of international economic institutions; critical analysis of current international economic policies - trade, monetary, and regional economics organizations.

Prerequisite: ECO 214 Minimum Grade of D or (ECO 212 Minimum Grade of D or ECO 215 Minimum Grade of D) or ECO 216 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 371 Economic Development 3 cr

Economic development theory with stress on the roles of technology, management, international financing, technical assistance organizations, and international private investment. Factors that control and influence the developmental and growth process either positively or negatively. Prerequisites: ECO 215 or ECO 300 for non-business and non-economics majors.

Prerequisite: ECO 215 Minimum Grade of C or ECO 300 Minimum Grade of C

ECO 372 Economics of Urban Development 3 cr

This course addresses contemporary issues of urban and metropolitan areas. The course focuses on understanding the main economic forces leading to the existence of cities and regional agglomeration. Students will also use neoclassical economic theory to critically analyze economic efficiency and the spatial structure of markets. The course includes a wide range of topics such as urban growth, business clusters, poverty, crime, urban transportation, positive and negative externalities in urban areas, land use theory, housing, and the role of local governments.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 383 Economic History of the US 3 cr

The evolution of the modern United States economic system. The parts played by exploitation of natural resources, investment from abroad, financial institutions, and technology in arriving at the present economic situation. Critical analysis of development just before, during, and after World War II, and of current economic problems.

Prerequisite: (ECO 215 Minimum Grade of D or ECO 212 Minimum Grade of D) and (ECO 214 Minimum Grade of D or ECO 211 Minimum Grade of D or ECO 216 Minimum Grade of D) or ECO 300 Minimum Grade of D

ECO 390 Environmental Economics 3 cr

This course introduces students to the economic and environmental implications of natural resource management. The course covers conceptual and methodological topics, including sustainability, which will be applied to contemporary issues i.e. depletion of renewable resources, land and water scarcity, and climate change. Specific topics include the economics of energy, fisheries, forestry, food and pollution.

Prerequisite: ECO 215 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 451 Mathematical Economics 3 cr

Application of business and economics concepts using economic models and equilibrium, matrix algebra, differentiation, comparative static analysis, optimization problems, and other selected techniques.

Prerequisite: MA 120 (may be taken concurrently) Minimum Grade of D and ECO 215 Minimum Grade of D and ECO 216 Minimum Grade of D or ECO 300 Minimum Grade of D

ECO 453 Intro to Econometrics 3 cr

Study of regression analysis and its application to business, economics, and other social-science problems; emphasis on model building, research writing, and econometric forecasting. Students are required to write a term paper on econometric applications under direct supervision of the instructor.

Prerequisite: (BUS 245 Minimum Grade of D or ST 210 Minimum Grade of D) and (ECO 215 Minimum Grade of D or ECO 216 Minimum Grade of D)

ECO 490 Special Topics 3 cr

Designed to provide senior students an opportunity to study selected topics of particular interest. A student may count no more than six hours of Special Topics in the concentration. Prerequisite: Approval of Department Chair.

ECO 491 History of Economic Thought -W 3 cr

Economic ideas from the Greeks to present with intensive study of the classical, neoclassical, and contemporary schools of economic thought.

Prerequisite: (ECO 215 Minimum Grade of D or ECO 212 Minimum Grade of D) or ECO 300 Minimum Grade of D

ECO 494 Dir St in Economics 3 cr

Reading and research on selected economic topics under guidance of the departmental faculty. Junior and senior standing, a cumulative GPA of 2.5 or better, and approval of the department chair following the evaluation of a written proposal.

ECO 496 Economics Internship 3 cr

The internship program is designed to give students practical experience in their field of study. Students complete directed projects under the supervision of Department Chair. Prerequisites: Junior or Senior standing, declared major in economics, overall GPA of least 2.0, and Internship Agreement signed by the Department Chair.

ECO 506 Economic Theory 3 cr

An introduction to economic theory, including the basic theory of the market (supply and demand); elasticity; introduction to market structure; trade theory; international trade and balance of payments; national income accounting; money and the banking system; macroeconomic theories, and macroeconomic stabilization policy.

ECO 535 Forecasting Business Dynamics 3 cr

Application of business and economic concepts using business cycle models, international trade theories, dynamics of stock market, unemployment, tax policies, monetary policy regulation, and forecasting of important business indicators.

ECO 590 Sp Top - 3 cr

Designed to provide graduate students an opportunity to study selected topics. (A student may count no more than three hours of Special Topics in the MBA degree program.) Prerequisite: Approval of Department Chair.

ECO 594 Independent Study in Economics 3 cr

Readings and research on selected topics. Conferences and formal research report required. Approval of Department Chair.

ECO 609 Industrial Organiz Economics 3 cr

This course focuses on industrial organization topics such as consumer choice, market structure, and pricing. It is designed to give students fundamentals in economics and to help them start research agendas.

Finance (FIN)**FIN 300 Personal Finance 3 cr**

General principles and techniques of finance as applied to personal business transactions and the management of personal funds. Finance majors may not count this course as a finance elective.

FIN 305 Introduction to Finance 3 cr

A survey course covering corporate financial management. Basic concepts such as interest rates, time value of money, cost of capital, and risk are discussed and applied to stock, bond, and long-term investment valuation. Guidelines are developed for corporate financial decision-making in such areas as working capital management and capital structure policy, but with emphasis on short-term financial management and financial planning. The impact of ethical considerations and global financial markets are discussed. This course is for non-business and non-economics majors only.

Prerequisite: ACC 212 Minimum Grade of D and (ECO 212 Minimum Grade of D or ECO 215 Minimum Grade of D) and (BUS 245 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D)

FIN 315 Business Finance 3 cr

A survey course covering corporate financial management. Basic concepts such as interest rates, time value of money, cost of capital, and risk are discussed and applied to stock, bond and long-term investment valuation. Guidelines are developed for corporate, financial decision making in the areas of capital structure policy, dividend policy, long-term financing, corporate control, and working capital management. The impact of ethical considerations and global financial markets are discussed.

Prerequisite: (ECO 215 Minimum Grade of D and ACC 211 Minimum Grade of D and MA 120 Minimum Grade of D or MA 121 Minimum Grade of D or MA 126 Minimum Grade of D or MA 125 Minimum Grade of D or MA 131 Minimum Grade of D or MA 287 Minimum Grade of D) and (BUS 245 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D)

FIN 332 Multinational Finance 3 cr

Analysis of financial management of multinational firms. Introduces the environment of international capital and foreign exchange markets and examines the effects of international business environment on risk, capital budgeting, working capital management, and capital structure decisions of the firm.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 343 Money Mkts and Fin Instit 3 cr

An examination of the major financial institutions operating in our economy, and the environment in which they operate. In light of the changing environment of the financial institutions area, the changing roles of the various financial markets, major legislation, and the regulatory agencies are also studied in this course. Credit for both FIN 343 and ECO 340 is not allowed.

Prerequisite: FIN 315 (may be taken concurrently) Minimum Grade of D or FIN 341 (may be taken concurrently) Minimum Grade of D

Cross-Listed: ECO 340

FIN 344 Real Estate 3 cr

Introduction to the tools used to make intelligent decisions regarding real estate as a wealth-building asset. Topics include legal rights, valuation, financial analysis, contracts, and brokerage with practical applications. Emphasis is given to local supply and demand conditions and property location and their impact on typical consumer decisions.

FIN 345 Principles of Insurance 3 cr

Examines risks facing the individual and business organizations and applications of public and private insurance to reduce or eliminate such risks. This is a survey course involving all classes of insurance.

FIN 346 Alabama Real Estate Law & Reg 1 cr

Course required for students planning to take the Alabama Real Estate License Examination. Topics include current Alabama Real Estate License Law, Administrative Rules and regulations, Consumer Guides, State Court Cases and relevant readings in Real Estate Risk Management. Requires Consent of Instructor.

Prerequisite: FIN 344 (may be taken concurrently) Minimum Grade of D or MKT 345 Minimum Grade of D

FIN 350 Fin Stmt Analysis & Corp Strat 3 cr

In-depth coverage of the principles and practices of effective analysis of the financial statements of firms for the purpose of understanding (1) the economic and financial characteristics and current conditions of the firm, (2) particular strategies the firm may select with which to compete, and (3) the accounting principles and procedures underlying the financial statements. The course integrates concepts from accounting, economics, finance and management. Credit cannot be received for both ACC 350 and FIN 350.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

Cross-Listed: ACC 350

FIN 370 Short-Term Financial Management 3 cr

In-depth coverage of liquidity, management of working capital, corporate cash management, short term investment, financing and forecasting.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 410 Intermediate Bus Finance 3 cr

In-depth coverage of financial planning and management. including cost of capital, capital budgeting, valuation and other topics.

Prerequisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and (BUS 255 Minimum Grade of D or ST 275 Minimum Grade of D)

FIN 411 Advanced Business Finance - W 3 cr

Actual and simulated cases in finance from business and industry; includes businesses of all sizes.

Prerequisite: FIN 350 Minimum Grade of D and FIN 410 Minimum Grade of D or FIN 441 Minimum Grade of D

FIN 420 Investments 3 cr

Survey of the characteristics of investment alternatives and the investment environment, including market operations and regulations, sources and uses of information, and an introduction to capital market theory.

Prerequisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and (BUS 245 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D)

FIN 421 Sec Analy-Portfolio Mgt 3 cr

The development of the theory and practice of security analysis and portfolio management. Security analysis involves the fundamental determination of security values through economic, industry, and firm analysis. Portfolio management addresses asset selection and allocation for the construction and maintenance of portfolios that meet specific investment objectives in a risk-return context.

Prerequisite: FIN 420 Minimum Grade of D or FIN 441 Minimum Grade of D

FIN 425 Student Managed Invest Fund I 3 cr

This is the first in a sequence of two courses whereby students manage a real portfolio of securities. The selected students research the prospective investments, generate reports, and make decisions to buy or sell the securities. Administrative responsibilities are assigned and analyst teams are formed. Students accepted into this course must enroll in FIN 426 (Student Managed Investment Fund II) the following term unless otherwise disqualified. Requires Department Chair permission.

Prerequisite: FIN 420 Minimum Grade of B

FIN 426 Student Managed Invest Fund II 3 cr

This is the second in a sequence of two courses whereby students manage a real portfolio of securities. The selected students research the prospective investments, generate reports, and make decisions to buy or sell the securities. Administrative responsibilities are assigned and analyst teams are formed. Students build on and add depth to skills and knowledge acquired in FIN 425. Requires Department Chair permission.

Prerequisite: FIN 425 Minimum Grade of B

FIN 430 Derivative Securities 3 cr

Covers principles of Options and Futures contracts and their economic functions. Options: basic strategies; combinations and spreads; pricing; and the various types of contracts. Futures: fundamentals of the market; contract specifications and their uses. Program trading and portfolio insurance.

Prerequisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D)

FIN 442 Real Estate Dev & Prop Mgmt 3 cr

This course provides an overview of the real estate development and property management processes, as well as introduces students to various disciplines, professionals, and industry sectors, and how they interact and participate in these processes.

Prerequisite: FIN 344 Minimum Grade of D

FIN 444 Real Estate Valuation - W 3 cr

Emphasis is given to the valuation process and the analysis that leads to valid estimates of value. The cost, sales comparison, and income approaches to value are examined and illustrated within the Uniform Standards of Professional Appraisal Practice requirements. Preparation of typical valuation reports is covered.

Prerequisite: FIN 344 Minimum Grade of D and MKT 345 Minimum Grade of D and EH 101 Minimum Grade of C and EH 102 Minimum Grade of C

FIN 445 Life and Disability Insurance 3 cr

Principles and practices of insurance used for family and income protection against premature death and disability; retirement and pension plans including group insurance and social security.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 446 Real Estate Finance & Invest 3 cr

Analysis of income property debt and equity instruments, financing documents, financial analysis and risk scenarios of different property types, and relevant local, state, and federal laws and court cases.

Prerequisite: FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D

FIN 448 Real Estate Law 3 cr

A detailed examination of the contracts, documents, and instruments used in a transaction on one or more of the real property rights, and relevant local, state, and federal laws and court cases.

Prerequisite: FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D

FIN 470 Depository Institution Mgt I 3 cr

Analysis of depository institution management processes focusing on management of capital, assets, and liabilities with emphasis on the regulatory environment in which depository institutions operate.

Prerequisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D)

FIN 471 Depository Institutions Mgt II 3 cr

In-depth analysis of consumer, real estate, commercial, and agricultural lending areas of depository institution.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 490 Special Topics 3 cr

Designed to provide senior students an opportunity to study selected topics of particular interest. A student may count no more than six hours of Special Topics in the concentration. Prerequisite: Approval of Department Chair.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 492 Seminar - Finance 3 cr

Oral reports on readings of various aspects of business finance.

Prerequisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D

FIN 494 Directed Studies 3 cr

Primarily designed to give superior students an opportunity to study selected topics of particular interest. Grades are awarded on a satisfactory/unsatisfactory basis. Prerequisites: a cumulative GPA 2.5 and approval of Department Chair.

Prerequisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and FIN 343 Minimum Grade of D and FIN 410 Minimum Grade of D and FIN 350 Minimum Grade of D and (FIN 420 Minimum Grade of D or FIN 441 Minimum Grade of D)

FIN 496 Finance Internship 3 cr

The internship program is designed to give students practical experience in their field of study. Students complete directed projects under the supervision of the Department Chair. Prerequisites: Junior or Senior standing, declared major in finance, overall GPA of least 2.0, Internship Agreement signed by the Department Chair, FIN 315 Minimum grade of D.

Prerequisite: FIN 315 Minimum Grade of D

FIN 508 Introduction to Corp Finance 3 cr

Coverage of fundamental finance concepts and techniques. Major topics include time value of money, risk, asset valuation including fixed income securities and stock, financial markets, term structure of interest rates, risk management (derivatives), and multinational financial management issues. Cases will be used as appropriate.

FIN 590 Sp Top - 3 cr

Designed to provide graduate students an opportunity to study selected topics. (A student may count no more than 3 hours of Special Topics in the M.B.A. degree program). Prerequisites: Approval of Department Chair

Prerequisite: MBA Prerequisites P

FIN 594 Independent Study in Finance 3 cr

Reading and research on selected topics. Conference and formal research report required. Prerequisites: Approval of Department Chair.

Prerequisite: MBA Prerequisites P

Faculty

Faculty Name	Faculty Department	Faculty Position	Degrees Held
AFFUSO, ERMANN (eaffuso@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	MS, Polytechnic University of Bari PHD, Auburn University
CUMMINGS, JOHN REID (cummings@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	BA, University of NC- Chapel Hill MBA, University of Mobile DBA, Kennesaw State University
HARPER, ADAM CADE (harper@southalabama.edu)	Econ, Finance, and Real Estate	Assistant Professor	BS, University of Texas- Arlington MA, University of Texas- Arlington MA, University of Texas- Arlington PHD, University of Texas- Arlington
HUNSADER, KENNETH JAMES (khunsader@southalabama.edu)	Econ, Finance, and Real Estate	Professor	BS, Florida State University PHD, Florida State University
ISTIAK, KHANDOKAR (kistiak@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	BS, University of Dhaka MS, University of Dhaka MA, University of Arizona PHD, Univ of Calgary
JAIN, URVASHI (urvashijain@southalabama.edu)	Econ, Finance, and Real Estate	Assistant Professor	BA, St Stephens College MS, Indian Statistical Institute PHD, University of Southern CA
JOHNSON, YING HUANG (yhuang@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	MS, University of Memphis MRCP, University of Memphis PHD, University of Memphis

LAWREY, CHRISTOPHER M (clawrey@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	BS, Arkansas State University-Main MBA, Arkansas State University- Main PHD, University of Mississippi
LE, HUUBINH B (hble@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	BS, Georgia State University PHD, Kansas State University
PENNYWELL, GWENDOLYN P. (gpennywell@southalabama.edu)	Econ, Finance, and Real Estate	Associate Professor	BS, Prairie View A & M University PHD, Georgia State University
SWOFFORD, JAMES L. (jswoffor@southalabama.edu)	Econ, Finance, and Real Estate	Professor	BA, University of Richmond MA, University of Florida PHD, University of Florida
WOOD, BOB G (bgwood@southalabama.edu)	Econ, Finance, and Real Estate	Professor	BS, Arkansas State University-Main MBA, Arkansas State University- Main PHD, Louisiana State University