The Master of Science in Finance (MS-FINC) "STEM to Stocks" Program is a non-thesis degree that prepares non-finance undergraduate students for finance-related careers in corporate/government, consulting/professional services, and financial services. The program is specifically designed for STEM (science, technology, engineering, math) and economics/non-finance business majors.

There are two points of entry to the MS-FINC program: Sophomore Start and Senior Start. Admission to Sophomore Start is available to Texas A&M undergraduate students (May/December graduation dates) who have exactly two summers remaining prior to completing their undergraduate degree (typically current or rising sophomores). Admission to Senior Start is available to Texas A&M students (May graduation date) who are current or rising seniors.

For more information on application dates, requirements and eligibility, visit STEMtoStocks.com. (https://STEMtoStocks.com)

Program Requirements

Program Requirements

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Student’s Advisory Committee

The MS-FINC student’s advisory committee consists of the Director of MS-FINC program, who is a faculty member in the Department of Finance at Mays Business School. The Director has the responsibility of approving the proposed degree plans for MS-FINC students. When necessary, recommendations in cases of academic deficiency will be made to the Graduate and Professional School.

Degree Plan

The degree plan must be filed with the Graduate and Professional School and approved by the MS-FINC director before the deadline imposed by the MS-FINC program and no later than dates announced in the Graduate and Professional School calendar of deadlines for graduation. Additional coursework may be added to the approved degree plan by petition to the MS-FINC director.

Credit Requirement

A minimum of 36 semester credit hours of approved coursework is required for the Non-Thesis Option.

Transfer of Credit

A student who has earned 12 hours of graduate credit in residence at Texas A&M University may be authorized to transfer courses in excess of the limits prescribed below upon the advice of the advisory committee and with the approval of the Graduate and Professional School. Courses taken in residence at an accredited U.S. institution or approved international institution with a final grade of B or greater may be considered for transfer credit if, at the time the courses were completed, the courses would be accepted for credit toward a similar degree for a student in degree-seeking status at the host institution. Otherwise, the limitations stated in the following section apply. Coursework in which no formal grades are given or in which grades other than letter grades (A or B) are earned (for example, CR, P, S, U, H, etc.) is not accepted for transfer credit. Courses appearing on the degree plan with grades of D, F or U may not be absolved by transfer work. Credit for thesis research or the equivalent is not transferable. Credit for coursework submitted for transfer from any college or university must be shown in semester credit hours or equated to semester credit hours. An official transcript from the university at which the transfer coursework was taken must be sent directly to the Office of Admissions.

Courses used toward a degree at another institution may not be applied for graduate credit. If the course to be transferred was taken prior to the conferral of a degree at the transfer institution, a letter from the registrar at that institution stating that the course was not applied for credit toward the degree must be submitted to the Graduate and Professional School.

Grades for courses completed at other institutions are not included in computing the GPA.

Limitations on the Use of Transfer, Extension and Certain Other Courses

Some departments may have more restrictive requirements for transfer work. If otherwise acceptable, certain courses may be used toward meeting credit-hour requirements for the master's degree under the following limitations.

1. The maximum number of credit hours which may be considered for transfer credit is the greater of 12 hours or one-third (1/3) of the total hours of a degree plan. The following restrictions apply:
   - Graduate and/or upper-level undergraduate courses taken in residence at an accredited U.S. institution, or approved international institution with a final grade of B or greater will be considered for transfer credit if, at the time the courses were completed, the student was in degree-seeking status at Texas A&M University, or the student was in degree-seeking status at the institution at which the courses were taken; and if the courses would be accepted for credit toward a similar degree for a student in degree-seeking status at the host institution.
   - Courses previously used for another degree are not acceptable for degree plan credit.

2. The maximum number of credit hours taken in post-baccalaureate non-degree (G6) classification at Texas A&M University which may be considered for application to the degree plan is 12.

3. A zero-credit 684 or 685 course is only allowed for non-thesis option master's students. A zero-credit 681 course can be used for either thesis or non-thesis option master's students. Other courses, including 691 (Research) hours, are not eligible for zero credit.

4. Not more than 12 hours may be used in any combination of the following categories:
   - No more than 8 hours in the combination of 691 (Research), 684 (Professional Internship), or SOPH 680 may be used. Under normal circumstances, non-thesis masters students may not use 691 hours on their degree plan. However, for non-thesis masters students who are using 691 hours on the degree plan, see the Non-Thesis Option section on the Program Requirements page in the graduate catalog for the degree they are pursuing.
• Not more than 8 hours of 685 (Directed Studies) may be used.
• Not more than 3 hours of 690 (Theory of Research) may be used.
• Not more than 3 hours of 695 (Frontiers in Research) may be used.
5. A maximum of 2 hours of 681 (Seminar).
6. A maximum of 9 hours of advanced undergraduate courses (300- or 400-level).
7. For graduate courses of three weeks’ duration or less, taken at other institutions, up to 1 hour of credit may be obtained for each five-day week of coursework. Each week of coursework must include at least 15 contact hours.
8. Continuing education courses may not be used for graduate credit.
9. Extension courses are not acceptable for credit.
10. For non-distance degree programs, no more than 50 percent of the credit hours required for the program may be completed through distance education courses.
11. To receive a graduate degree from Texas A&M University, students must earn one-third or more of the credits through the institution’s own direct instruction. This limitation also applies to joint, dual, combined, and combination degree programs.

Exceptions will be permitted only in unusual cases and when petitioned by the student’s advisory committee and approved by the Graduate and Professional School.

Non-Thesis Option
For non-thesis option students, a final comprehensive examination may be required.

The final exam cannot be held prior to the mid point of the semester if questions on the exam are based on courses in which the student is currently enrolled. If a student has completed all required degree plan coursework, the student is not required to be registered for classes in the semester the final examination is administered (unless he/she holds an assistantship). For specific final examination requirements, a student should check the program requirements for the degree which he/she is pursuing.

Exam results must be submitted with original signatures of only the committee members approved by the Graduate and Professional School. If an approved committee member substitution (1 only) has been made, his/her signature must also be submitted to the Graduate and Professional School.

A student pursuing the non-thesis option is not allowed to enroll in 691 (Research) for any reason and 691 may not be used for credit toward a non-thesis option Master of Science degree. A maximum of 4 credit hours of 684 (Professional Internship), 8 credit hours of 685 (Directed Studies), and up to 3 credit hours of 690 (Theory of Research) or 695 (Frontiers in Research) may be used toward the non-thesis option Master of Science degree. In addition, any combination of 684, 685, 690, and 695 may not exceed 25 percent of the total credit hour requirement shown on the individual degree plan. All requirements for the non-thesis option Master of Science degree other than those specified above are the same as for the thesis option degree.

The department head or the chair of an intercollegiate faculty (if appropriate) for the program may approve an exception for a master’s student who changes from a MS thesis option degree to a MS non-thesis option degree program to use 691 credits toward a non-thesis option Master of Science degree. In both cases, the student is allowed to use a maximum of 8 credit hours of 685 and 691 combined. Departments, Colleges, and Interdisciplinary Degree Programs may opt to establish higher standards. Further any combination of 684, 685, 690, 691, and 695 may not exceed 25 percent of the total credit hour requirement shown on the individual degree plan. All requirements for the non-thesis option Master of Science degree other than those specified above are the same as for the thesis option degree.

Additional Requirements

Additional Requirements
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Residence
In partial fulfillment of the residence requirement for the degree of Master of Science, the student must complete 9 resident credit hours during one regular semester or one 10-week summer semester in resident study at Texas A&M University. A minimum of 1 credit hour must be in a non-distance education delivery mode. Semesters during which the student is enrolled in all distance education coursework will not count toward fulfillment of the residence requirement. Upon recommendation of the student’s advisory committee, department head or Chair of the Interdisciplinary Program, if appropriate, and with approval of the Graduate and Professional School, a student may be granted exemption from this requirement. Such a petition, however, must be approved prior to the student’s registration for the final 9 credit hours of required coursework.

Students who are employed full-time while completing their degree may fulfill total residence requirements by completion of less-than-full-time course loads each semester. In order to be considered for this, students are required to submit a Petition for Waivers and Exceptions along with verification of their employment to the Graduate and Professional School.

See Residence Requirements (http://catalog.tamu.edu/graduate/academic-expectations-general-degree-requirements/#degreerequirementsindex).

Continuous Registration
A student in the thesis option of the Master of Science program who has completed all coursework on his/her degree plan other than 691 (Research) is required to be in continuous registration until all requirements for the degree have been completed.

See Continuous Registration Requirements (http://catalog.tamu.edu/graduate/academic-expectations-general-degree-requirements/#registrationandacademicstatustext).

Time Limit
All degree requirements must be completed within a period of seven consecutive years for the degree to be granted. A course will be considered valid until seven years after the end of the semester in which it is taken. Graduate credit for coursework which is more than seven
calendar years old at the time of the final examination (oral or written) may not be used to satisfy degree requirements.

A student who has chosen the thesis option must have the final corrected copies of the thesis cleared by the Graduate and Professional School within one year of the semester in which the final exam is taken, or a final exam exemption petition was approved. Exams taken in between terms will expire at the end of the term that ended prior to the exam. For example, a final exam taken and passed during the fall 2022 semester will expire at the end of the fall 2023 semester. A final exam taken in the time between the summer and fall 2022 semesters will expire at the end of the summer 2023 semester.

**Foreign Languages**
No specific language requirement exists for the Master of Science degree.

**Application for Degree**
For information on applying for your degree, please visit the Graduation (http://catalog.tamu.edu/graduate/academic-expectations-general-degree-requirements/#degreerequirementstext) section.