

# BEHAVIORAL FINANCE, CERTIFICATE

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Requirements for an undergraduate certificate may be completed at any campus location offering the specified courses for the certificate.

## Program Description

This certificate is an interdisciplinary certificate offered jointly by the Black School of Business and the School of Humanities and Social Sciences. This certificate program is designed to prepare both current and returning students for a career in personal finance; and, for those interested in better understanding the ways in which social and cognitive psychology impact financial decisions. This certificate will cover core content in social psychology, cognitive psychology, behavioral economics, and behavioral finance. The certificate requires a total of 18 credit hours and can be completed concurrently with a Penn State Behrend degree or via continuing education.

## What is Behavioral Finance?

Behavioral Finance is the merger of psychology and financial decision making. We all make shortcuts as we process new information. This discipline explores how these shortcuts impact everyday decisions, investment decisions, and even financial management (i.e., corporate finance) decisions.

## You Might Like This Program If...

You are intrigued by why investors buy and sell stocks at certain times. This certificate also considers why financial managers make decisions to merge firms, to pay dividends, or to make many other financial decisions. Psychology influences most decisions that we make, and this certificate explores this area with an eye for finance.