

## Bachelor of Commerce and Bachelor of Science (BCBS) - BCom BSc

QTAC code (Australian and New Zealand applicants): Toowoomba campus and Distance education: 905039

CRICOS code (International applicants): 030306M

	On-campus	Distance education
<b>Semester intake:</b>	Semester 1 (March) Semester 2 (July) Semester 3 (November)	Semester 1 (March) Semester 2 (July) Semester 3 (November)
<b>Campus:</b>	Toowoomba	-
<b>Fees:</b>	Commonwealth supported place Domestic full fee paying place International full fee paying place	Commonwealth supported place Domestic full fee paying place International full fee paying place
<b>Standard duration:</b>	4 years full-time, up to 8 years part-time	

### Contact us

Future Australian and New Zealand students	Future International students	Current students
<a href="#">Ask a question</a> Freecall (within Australia): 1800 640 678 Phone (from outside Australia): +61 7 4631 5315 Email: <a href="mailto:studybus@usq.edu.au">studybus@usq.edu.au</a>	<a href="#">Ask a question</a> Phone: +61 7 4631 5543 Email: <a href="mailto:international@usq.edu.au">international@usq.edu.au</a>	<a href="#">Ask a question</a> Freecall (within Australia): 1800 007 252 Phone (from outside Australia): +61 7 4631 2285 Email <a href="mailto:usqassist@usq.edu.au">usqassist@usq.edu.au</a>

### Program focus

This program will provide students with an opportunity to attain, in minimum time (four years full-time), a single qualification in Commerce and Science by completing two majors (Finance and Mathematics and Statistics).

### Career opportunities

Actuary, financial mathematician, statistician for commercial & banking industries, stockbroker, financial planner, financial analyst, business forecasting.

### Professional accreditation

Finance major graduates will meet the educational entrance requirements to become an Associate member of the [Financial Services Institute of Australasia \(Finsia\)](#).

### Program aims

This program will provide students with an opportunity to attain in minimum time a single qualification in Commerce and Science by completing two majors (Finance and Mathematics and Statistics). It will provide graduates with skills that are in demand in at least two important commercial sectors. The banks, since deregulation, have been exposed to new and sophisticated capital markets and require graduates with a high level of financial and analytical skills able to design and analyse complex mathematical models. Insurance and financial consulting companies must also respond to the demands of complex superannuation and tax

laws. In each of these cases, graduates with a combined finance/mathematics and statistics background would be ideal.

## Program objectives

On successful completion of the Bachelor of Commerce and Bachelor of Science Program graduates will be able to:

- demonstrate well-developed communication skills
- demonstrate a basic understanding of the principles of commerce, information systems, marketing and management
- analyse the market and regulatory environment in which financial institutions operate
- demonstrate understanding of the principles of mathematics and statistics
- analyse financial market activity using contemporary financial theory
- apply mathematical techniques to problems in investment, portfolio management and risk management.

## Admission requirements

Candidates for admission to this program must satisfy the normal USQ entry requirements for undergraduate programs. Please refer to [Section 2.2 of the Admissions Policy](#), Section 2.2.1 (for Australian students) and Section 2.2.3 (for international students).

International applicants must have met the [University's English language requirements](#) or have completed the [University's ELICOS/EAP program](#).

## How to apply

### Domestic students

[Application for undergraduate programs](#) may be made through the Queensland Tertiary Admissions Centre (QTAC). The same procedure applies whether you plan to study on-campus or by distance education.

If you completed Year 12 at a Queensland secondary school you will be assessed for entry on the basis of your Overall Position (OP) or equivalent score. Year 12 students from other states or territories are considered for entry on the basis of their UAI, ENTER or TER and the subject prerequisites indicated. Other applicants will be based on their overall Rank.

### International students

This program is offered to international students. An international student is a person who is not an Australian or New Zealand citizen and not an Australian permanent resident. Please refer to [USQ International](#) for information about entry requirements, visa arrangements and how to apply.

## Program fees

### Commonwealth supported place

A Commonwealth supported place is where the Australian Government makes a contribution towards the cost of your higher education and you as a student pay a [student contribution amount](#), which varies depending on the courses undertaken. You are able to calculate the fees for a particular course via the [Course Fee Finder](#). Commonwealth Supported students may be eligible to defer their fees through a Government loan called [HECS-HELP](#).

### Domestic full fee paying place

Domestic full fee paying places are funded entirely through the full fees paid by the student. Full fees vary depending on the courses that are taken. You are able to calculate the fees for a particular course via the [Course Fee Finder](#).

Domestic full fee paying students may be eligible to defer their fees through a Government loan called [FEE-HELP](#).

### International full fee paying place

International students pay full fees. Full fees vary depending on the courses that are taken and whether they are studied on-campus, via distance education/online. You are able to calculate the fees for a particular course via the [Course Fee Finder](#).

### Program structure

Area of study	Total units
Core courses	10 units
Commerce major	10 units of Finance
Science major	12 units of Mathematics and Statistics
Total	32 units

### Required time limits

Students have a maximum of 9 years to complete this program.

### Core courses

Course
<a href="#">CIS1000 Information System Concepts</a>
<a href="#">CMS1000 Communication and Scholarship</a>
<a href="#">STA2300 Data Analysis</a>
<a href="#">POL1000 Government, Business and Society</a>
<a href="#">ACC1101 Accounting for Decision-Making</a>
<a href="#">ECO1000 Economics</a>
<a href="#">FIN1101 Introduction to Financial Management</a>
<a href="#">LAW1101 Introduction to Law</a>
<a href="#">MGT1000 Organisational Behaviour</a>
<a href="#">MKT1001 Introduction to Marketing</a>

### Commerce Major (Finance)

Course
<a href="#">ECO2000 Macroeconomics for Business and Government</a>
<a href="#">ECO2001 Microeconomics for Business and Government</a>
<a href="#">FIN1103 Financial Markets</a>
<a href="#">FIN1106 Personal Financial Planning</a> <del>#or</del> <a href="#">FIN2108 Credit Analysis and Lending Management</a>
<a href="#">FIN2101 Finance Theory and Applications</a>
<a href="#">FIN2103 Business Data Forensics</a>
<a href="#">FIN2109 Managing Financial Institutions</a>
<a href="#">FIN2105 Portfolio Management</a>
<a href="#">FIN2301 e-Finance</a>
<a href="#">FIN3106 International Finance</a>

### Footnotes

# Not recommended for international students.

### Science Major (Mathematics and Statistics)

Course
<a href="#">MAT1101 Discrete Mathematics for Computing</a>
<a href="#">MAT1102 Algebra and Calculus I</a>
<a href="#">MAT1200 Operations Research 1</a>
<a href="#">MAT2100 Algebra and Calculus II</a>
<a href="#">MAT3103 Mathematical Modelling for Dynamics#</a>
<a href="#">MAT3104 Random Processes to Financial Mathematics*</a>
<a href="#">MAT3105 Harmony of Partial Differential Equations#</a>
<a href="#">MAT3201 Operations Research 2*</a>
<a href="#">STA2301 Distribution Theory</a>
<a href="#">STA2302 Statistical Inference</a>
<a href="#">STA3300 Experimental Design</a>
<a href="#">STA3301 Statistical Models</a>

#### Footnotes

- # Offered in even-numbered years only (for example 2010, 2012).  
\* Offered in odd-numbered years only (for example 2011, 2013).

## IT requirements

For information technology requirements please refer to the [computer requirements section](#).

## Other program requirements

Students must maintain good standing in this program. Please refer to Section 2 of the [Academic Standing, Progression and Exclusion Policy](#).

## Articulation

This program does not articulate with any other program.

## Exit points

Students may, upon application, exit from the Bachelor of Commerce and Bachelor of Science with a lesser qualification, provided that they have met all the requirements of that lesser qualification.

## Exemptions

Candidates for admission to the Bachelor of Commerce and Bachelor of Science may be eligible for up to 16 units of exemption based on successful completion of relevant, equivalent undergraduate study from a recognised university.

**Note:** Where exemptions are granted, maximum and minimum duration will be adjusted in the same proportion as exemptions, for example, where the maximum of 16 units of exemptions are approved, maximum time will be 4½ years and minimum time will be 4 terms.

## Recommended enrolment pattern

Course	Year of program and semester in which course is normally studied						Enrolment requirements
	On-campus (ONC)		External (EXT)		Online (WEB)		
	Year	Sem	Year	Sem	Year	Sem	
<a href="#">ACC1101 Accounting for Decision-Making</a>	1	1	1	1			OE
<a href="#">MGT1000 Organisational Behaviour</a>	1	1	1	1			OE
<a href="#">POL1000 Government, Business and Society</a>	1	1	2	1			OE
<a href="#">MKT1001 Introduction to Marketing</a>	1	1	2	1			OE
<a href="#">CIS1000 Information System Concepts</a>	1	2	1	2			OE

Course	Year of program and semester in which course is normally studied						Enrolment requirements
	On-campus (ONC)		External (EXT)		Online (WEB)		
	Year	Sem	Year	Sem	Year	Sem	
<a href="#">ECO1000 Economics</a>	1	2	1	2			OE
<a href="#">LAW1101 Introduction to Law</a>	1	2	2	2			OE
<a href="#">STA2300 Data Analysis</a>	1	2	2	2			OE
<a href="#">CMS1000 Communication and Scholarship</a>	2	1	3	1			
<a href="#">FIN1101 Introduction to Financial Management</a>	2	1	3	1			OE
Mathematics and Statistics course	2	1	4	1			
Mathematics and Statistics course	2	1	4	1			
Finance course	2	2	3	2			
Mathematics and Statistics course	2	2	3	2			
Finance course	2	2	4	2			
Mathematics and Statistics course	2	2	4	2			
Finance course	3	1	5	1			
Mathematics and Statistics course	3	1	5	1			
Finance course	3	1	6	1			
Mathematics and Statistics course	3	1	6	1			
Finance course	3	2	5	2			
Mathematics and Statistics course	3	2	5	2			
Finance course	3	2	6	2			
Mathematics and Statistics course	3	2	6	2			
Finance course	4	1	7	1			
Mathematics and Statistics course	4	1	7	1			
Finance course	4	1	8	1			
Mathematics and Statistics course	4	1	8	1			
Finance course	4	2	7	2			
Mathematics and Statistics course	4	2	7	2			
Finance course	4	2	8	2			
Mathematics and Statistics course	4	2	8	2			

**Footnotes**

**OE** Before enrolling in this course students must check that they have satisfied the 'Recommended prior study' or 'Other enrolment' requirements set out in the Other requisites section of the course specification.