REAL ESTATE FINANCE, POST-BACCALAUREATE CERTIFICATE

Saint Louis University's real estate finance post-baccalaureate certificate is designed for professionals looking for career advancement and those who plan to get real estate occupations. The certificate will allow students to gain an understanding of three aspects of real estate decisions:

- **Real estate decision-making environment.** Real estate decisions are made in a complex web of interactions. These interactions involve laws and contracts, decisions of different levels of government and the urban matrix. Students will be able to identify how these interactions affect property values and real estate decisions.

- **Analysis of real estate decisions.** Students will be able to evaluate real estate decisions from property acquisitions, development, renovation and disposition to corporate real estate.

- **Financing of real estate transactions.** The topics on financing include traditional financing sources (equity and mortgage), securitization as well as syndication and crowdfunding of real estate transactions.

The certificate emphasizes practical applications through projects based on actual data. These projects will involve the analysis of pending real estate projects, property acquisitions, property developments and financing decisions. The main driver of analyses is the impact of real estate decisions on property values.

**Admission Requirements**

The Chaifetz School uses a holistic admissions approach to carefully evaluate all applicants, considering every aspect of their application. While an undergraduate degree is required for admission, a business background is not. Applicants must submit their:

- Completed online application
- Transcript(s) from all previously attended institutions
- 1-2 letters of recommendation
- Résumé/CV
- Professional goal statement of fewer than 500 words

Applications are reviewed on a rolling basis once all application materials are received. The average time for admissions decisions is two weeks.

**Requirements for International Students**

Applicants who are not U.S. citizens or permanent residents will also need to submit:

- **English Language Proficiency Scores:** For non-native speakers of English, an official English language test score report is required and must be sent directly to the institution. Scores should be no more than two years old. This program requires a TOEFL score of 80 and an IELTS broadband of at least 6.5 or a Duolingo score of 110.
- The Graduate Programs Office reserves the right to evaluate an applicant's English based on an admissions interview and/or an English language test. Based on the results from either or both, applicants may be referred to INTO SLU for additional coursework.

- **Official Academic Transcripts:** An official transcript articulating both GPA and grades for all previous coursework is required and will be evaluated at the time of admission.
- The Graduate Programs Office reserves the right to request an applicant submit a WES or ECE evaluation.

- **Documentation of Financial Support:** After an admission decision has been made and scholarship consideration has been assessed, students will need to complete an addendum form outlining certification of financial support for one year of study (if a student visa is required) that must be submitted with the necessary documentation. Documentation will include:
  - A letter (declaration) of financial support from the person(s) or sponsoring agency providing funds for your tuition and living expenses for the duration of your study at Saint Louis University.
  - A letter (certification) from the sponsor's bank verifying that such funds currently are available and will be so for each subsequent year of your study at this University. The financial evidence must cover at least the expenses needed for the first year of your study.

**Tuition**

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Cost Per Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>School of Business Master's and Certificate Programs</td>
<td>$1,310</td>
</tr>
</tbody>
</table>

Additional charges may apply. Other resources are listed below:

- Information on Tuition and Fees (https://catalog.slu.edu/academic-policies/student-financial-services/tuition/)
- Miscellaneous Fees (https://catalog.slu.edu/academic-policies/student-financial-services/fees/)
- Information on Summer Tuition (https://catalog.slu.edu/academic-policies/student-financial-services/tuition-summer/)

**Scholarships and Financial Aid**

For more information about Saint Louis University scholarships and financial aid, please visit the Office of Student Financial Services (https://www.slu.edu/financial-aid/).

**Accreditation**

The Richard A. Chaifetz School of Business is accredited by the Association to Advance Collegiate Schools of Business (AACSB), the world's largest business education alliance and accrediting body of business schools, ensuring continuous quality improvement in terms of curriculum, instructional resources, student selection, career placement and intellectual contributions and qualifications of the faculty. Approximately 5% of business schools worldwide have achieved AACSB accreditation.

**Requirements**

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 6150</td>
<td>Finance and Application</td>
<td>3</td>
</tr>
<tr>
<td>or FIN 6000</td>
<td>Finance for Managers</td>
<td></td>
</tr>
<tr>
<td>or MBA 6003</td>
<td>Financial Decision Making</td>
<td></td>
</tr>
</tbody>
</table>
FIN 6430  Real Estate Analysis  3
FIN 6460  Commercial Real Estate Decision Making  3

Total Credits  9

Pre-requisites: ACCT 5010 Accounting for Managers (3 cr) and ECON 5010 Economics for Managers (3 cr) may be required of students without sufficient undergraduate background in these topics.

Continuation Standards
Students must maintain a cumulative grade point average (GPA) of 3.00 in all graduate/professional courses.

Roadmap
Roadmaps are recommended semester-by-semester plans of study for programs and assume full-time enrollment unless otherwise noted.

Courses and milestones designated as critical (marked with !) must be completed in the semester listed to ensure a timely graduation. Transfer credit may change the roadmap.

This roadmap should not be used in the place of regular academic advising appointments. All students are encouraged to meet with their advisor/mentor each semester. Requirements, course availability and sequencing are subject to change.

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 6150</td>
<td>Finance Theory and Application</td>
<td>3</td>
</tr>
<tr>
<td>FIN 6460</td>
<td>Commercial Real Estate Decision Making</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Credits</td>
<td>6</td>
</tr>
<tr>
<td>FIN 6430</td>
<td>Real Estate Analysis</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Credits</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Total Credits</td>
<td>9</td>
</tr>
</tbody>
</table>

Contact Us
For additional admission questions, please contact:

Graduate Business Admission Team
314-977-3800
gradbiz@slu.edu

Request Information (http://www.slu.edu/business/graduate/request-info.php)