Only one of a handful of such programs in the Intermountain West, the David Eccles School of Business Master of Science in Finance (MSF) program is an intensive one-year degree with an accommodating part-time option that adds clout to your resume and expands your career options in the field of finance. An MSF degree is rapidly becoming more of a requirement and less of an option for those seeking advanced careers in venture capital, financial trading, risk and asset management, financial consulting and other technical financial fields.

**Program Format:**
- 31.5 credit hours
- **Core Credits:** 15
- **Elective Credits:** 15
- **Career Management:** 1.5
- **Full-Time Option:** 2 semesters
- **Part-Time Option:** Students pursuing their degree on a part-time basis take, on average, four to five semesters to complete the program.

**Enrollment Option:** Fall and Spring

**Master of Science Requirement:** Students must pass a comprehensive exit exam for graduation. A thesis is not required.

**Class Availability:** Finance courses are offered in a mix of daytime and evening options. Once admitted, we recommend making an appointment with our MSF Academic Advisor to map out a course of study that will match your needs with class availability.

**Average Starting Salary: $82,550**

*With Prior Finance Experience, December 2014 Graduates*
Financial Analyst
Financial analysts perform economic and business research, assist in pricing and selling products, and make recommendations to clients or employers regarding investment or other financial decisions. This area of focus is perfect for students looking for senior level entry in an engaging and lucrative career. The level of technical expertise required of financial analysts has never been greater; the financial analyst track will equip you with the skills required to succeed as a financial analyst, and will prepare you to pass the CFA level 1 exam.

Common job titles for this area: Junior financial analyst, senior financial analyst, research analyst, data & reporting analyst, pricing analyst, risk analyst, investment analyst, financial consultant, business analyst

Investment and Portfolio Management
A coveted position within the financial industry, portfolio managers oversee investment portfolios for banks, funds, individuals and corporations. This area of focus will teach you both the art and science of investment and portfolio management decision making, including relevant strategies to optimize investment performance while mitigating risk.

Common job titles for this area: Junior investment management specialist, senior investment management specialist, investment analyst, asset management analyst, portfolio analyst, investment manager (also known as a portfolio or fund manager).

Corporate Finance
An area of focus geared towards those with a passion for financial decision making, a corporate finance professional’s focus is on the effective use of financial resources associated with running corporations, with a goal to maximize value for shareholders. This specialty will provide you with the skills to evaluate the company balance sheet and make decisions regarding capital investment, financing, capital structure, dividends, and other critical elements required of those working in corporate finance today’s market.

Common job titles for this area: Junior financial analyst, senior financial analyst, associate support analyst, business analyst, strategic planner, director of finance, controller, treasurer, CFO

General Finance
Designed for those who don’t have a clear focus initially, or who are looking for something less specialized; the general finance area of focus was designed to accommodate students with broader interests. This specialty includes electives that cover a wide-range of topics including valuation, corporate finance, and investment and portfolio management.

Common job titles for this area: This is such a broad area that there are multiple job titles that can be applicable. Please see our MSF career program manager for more information.

Financial Information Systems
The financial information systems area of focus allows students with interests in both finance and information systems to gain the skills needed to analyze data and make financial decisions. This specialization will prepare you to effectively work in information systems within organizations and to play a leading advisory role. In great demand for financial market traders and sales people, skills in data, analytics and technology allow financial information systems students to keep up with real-time activities that enhance financial information exchanges.

Common job titles for this area: Business analyst, risk consultant, data strategist, project manager, finance data manager, finance systems analyst CFO, CIO

Business Valuation
Business Valuation is a rapidly growing field in which financial and legal professionals work together to resolve disputes, many of which centers around valuation. Examples range from divorce and bankruptcy cases to litigation between major corporations where billions of dollars are at stake. Professional responsibilities include preparing expert reports for civil and criminal cases, offering expert testimony in litigation, and identifying fraudulent activity.

Common job titles for this area: Analyst, associate, specialist, junior financial investigator, senior financial investigator, consultant, quantitative analyst, valuation analyst, investment valuation analyst, portfolio analyst.

Venture Capital
For students interested in focusing on start-up companies, the MS Finance program offers an area of focus in venture capital that teaches you about early-stage funding for businesses that don’t have access to traditional financing. This area will prepare you to excel in complex tasks, including evaluation of businesses with little or no operating history and making informed financing and investment decisions.

Common job titles for this area: analyst/associate, corporate development, business development, research associate

Custom Focus
Looking for something else? Did your employer send you back to school to learn something specific? The custom area of focus provides the flexibility to meet a broad range of professional needs. Simply submit a proposal that summarizes what you are looking for. If approved, we can assist you in preparing a program of study tailored to your specific needs.
ACCTG 6610 (3) Reading and Understanding Financial Statements
FIN 6040 (3) Excel for the Finance Professional
FIN 6050 (3) Statistics for Finance
FIN 6210 (3) Cases in Financial Strategy
FIN 6380 (3) Financial Modeling
FIN 6000 (1.5) Career Strategies

ELECTIVES BY AREA OF FOCUS

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<td>FINAN 6300 Venture Capital</td>
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<td>IS 6482 Introduction to Data Mining OR IS 6485 Digital Analytics</td>
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NOTE: FINAN 6220 Advanced Corporate Finance is only offered during the day.

NOTE: Students complete FINAN 6600 and FINAN 6610 to prepare for the CFA level I exam.

How soon do I have to choose an area of focus?

It is recommended that full-time students choose their area of focus before their first semester. This will allow them to take advantage of any electives offered during that time. Part-time students are encouraged to select their area of focus by the end of their first semester at the latest.

Can I switch my area of focus during the program?

Yes! Areas of focus are designed to help students specialize their studies in a particular area, but many of the electives overlap from one area to another. Plus, there are many opportunities available in the MSF program to gain exposure to different careers in the finance industry. The program is therefore open to students switching areas of interest as needed.

What if I want to switch out one of the electives in my area of focus for another elective that fits my career goals?

We understand that based on a student’s interests and previous experience there may be situations when it is appropriate to substitute a focus area elective with another class. Students may work with their academic advisor and/or career coach to propose a requested substitution that will still fulfill minimum coursework requirements to meet area of focus expertise.

What if I don’t know/don’t want to specialize in a particular area?

You won’t be alone! Many of our students enter the program unsure about which particular area of finance will fit with their goals, skills and interests. The MSF program is designed to help students explore these opportunities. Students will work with their academic advisor, career program manager and executive in residence to find just the right area of focus. Students also have the option of the General Finance or Custom area, which allow more flexibility.

FINANCE ELECTIVE OPTIONS:

Corporate Taxation Real Estate Finance
Credit Institutions Real Estate Appraisal and Investing
Financial Distress Investment Analysis
Mergers and Acquisitions Advanced Venture Capital
Business Law Managing the Venture Process
Real Estate Principles Risk Management

BUSINESS ELECTIVE OPTIONS*:

Entrepreneurial Marketing Profiles of Leadership
Brand Management Emerging Web Technologies and Strategies
Operations Strategy Behavioral Economics
Project Management Ideation, Innovation and Design Thinking
Competitive Strategy Entrepreneur and Poverty

*Students can take up to 6 credits of non-finance electives within the School of Business with Program Director approval. Listed are some of the business courses that are most relevant to finance students. Also note that this is not an exhaustive list of electives.
CAREER MANAGEMENT SERVICES

Career Management for MSF Students

MSF students have access to numerous career management resources at the David Eccles School of Business. The MSF career program manager works to facilitate mutually beneficial connections between students, alumni and corporate recruiters. We are dedicated to helping students maximize their graduate school investment and succeed in today’s competitive job market by providing career-focused training and resources that complement classroom studies.

MSF Career Program Manager: Greg Bisping

Greg joined the David Eccles School of Business in 2014 and has since utilized his industry knowledge and experience to assist MSF students in finding great careers. Prior to his current role, Greg spent eight years working for Fidelity Investments, Goldman Sachs and the Royal Bank of Scotland.

When students first start the program, Greg works with them one-on-one, teaching them how to identify their unique skills, network, polish their resume, create an effective elevator pitch and update their LinkedIn profile so they are ready to start talking to employers. Students can also work with Greg to develop their interviewing abilities and become fully prepared to meet their potential employer. Greg also helps students with offer and benefit negotiation.

PREPARING FOR SUCCESS

FINAN 6850 Career Strategies

The Career Strategies course is an intensive course designed to define and develop your professional goals, help you build a personal action plan, and refine the skills necessary for successful career management.

The following subjects are covered in this Career Strategies class:

- Mastering the art of networking, including conducting informational interviews, creating an effective LinkedIn profile, elevator pitches, and how to successfully participate at a career fair.
- Tools and resources for conducting comprehensive research on companies and individuals, necessary for effective interviewing and networking. Includes suggestions on what type of information to research specific to industry, position, and in some cases, company.
- Interview preparation including group, individual, phone, case study, and other common formats. Includes mock interview preparation.
- How to write an effective resume and cover letter, including strategies for adapting content and format for different industries and positions.
- Internships search, strategy, and support.
- Success management, including salary and offer negotiations.
- Review of the best websites, databases, and resources for finding local and national job postings.

Our Career Strategies course is taught by Greg Bisping, MSF career program manager. Staff, current students, alumni, and guest speakers also participate in conducting the class.

With one-on-one coaching and support from the MSF career program manager, we’ll help you:

1. EXPLORE YOUR OPTIONS

Whether you’re coming into the MSF program with a plan in place, or you’re hoping to discover new territory that will ignite your passion, career management programs will test your theories and expand your idea of what’s possible.

2. DEVELOP YOUR CUSTOM CAREER STRATEGY

Our students are never alone in building a strategy for landing a great job after graduation. With the assistance of our career program manager, you’ll develop a custom strategy designed to get you from options to offer.

3. NETWORK AND INTERVIEW WITH CONFIDENCE

Before you venture into the world to network and interview with future employers, you need to be ready to showcase your best attributes. From delivering a crisp elevator pitch to the etiquette of conducting an interview over lunch, we help our students understand the all-too-important intangibles of the career search.

4. ACCESS OPPORTUNITIES TO CONNECT

We know that one of the biggest keys to finding a great job is networking, so one of the main priorities of the MSF career program manager is to generate opportunities to connect students with potential employers. Whether it’s a company information session or on-campus interviews, a career fair or an alumni networking event, you can start building relationships on day one. We give you the skills and confidence, open doors, and then let you make the magic happen.

5. PREPARE FOR SUCCESS

For students who engage with our career program manager from the start, success is a given. Believe it or not, managing multiple offers or negotiating salary can be tricky terrain even for veterans. Our staff stands beside you during this part of your journey, with expert guidance and advice on how to transition your MSF degree into the job of your dreams!
Coming into the program without a finance background (he was a Spanish major), Shane Russell knew he had to take advantage of every opportunity available both inside and outside the classroom. Setting an ambitious plan-of-attack worked exceptionally well and ultimately resulted in numerous interviews and job offers both locally and across the country. Most notably, Shane received a six-figure offer for a corporate finance job with a national company, proving that MSF graduates can and should think big. His experience as a full-time student in the program really highlights the opportunities to maximize the impact of a graduate finance degree. We asked Shane to share a few suggestions on how students can make the most of the MSF program:

1) Put the MSF Career Manager on speed dial – Starting before the semester even began, Shane had made several appointments with the MSF career program manager to start developing his resume and interview plan. He met with his career manager at least once every 2 to 3 weeks for interview preparation and strategy discussions.

2) Look outside the MS Finance program to participate in school wide experiential programs – Shane made a concentrated effort to find out what students in the other graduate programs (MBA, MSIS, Macc, MRED) were up to and participated in programs that were available to all graduate business students. Information sessions, executive speakers series, case competitions and student clubs were just a few of the programs that expanded his network and ultimately his opportunities.

3) Think outside the state – Shane’s biggest offers came from companies outside the state of Utah. He went on several school supported study trips (New York and San Francisco) which expanded his network and got him thinking big. He eventually may return to Utah, but this first “post-MSF” position is critical to career progression and thinking outside the state is an effective way to make it impactful.

4) Never stop networking – Shane pushed himself out of his comfort zone and made an effort to network with other students, faculty and alumni. This network was valuable in many of the job leads he pursued and will continue to be beneficial throughout his career. Shane also made a personal goal to meet with a new company on his own every week. It proved a difficult goal to keep but was definitely a “game changer.”

“The Making of a Six-Figure Offer” — Shane Russell
Study Trips
Part exploration and part networking, study trips can be one of the most inspiring and valuable parts of a graduate business program. Our MS Finance program coordinates two study trips per year, normally traveling to finance power destinations like New York City or San Francisco. Study trips are designed to introduce students to a wide variety of finance-related disciplines, industries, and company cultures from start-up to Fortune 100. Some financial assistance may be available to participating students.

MSF Project Consulting Class
Our finance consulting class is one of our most in-demand programs for MS Finance students. Part curriculum and part experiential program, this consulting course allows students to work in small teams to tackle real-world strategic challenges under the guidance of Executive in Residence, Kent Cannon. Recent consulting projects have included an international logistics analysis for KURU Footwear, a sustainability analysis for the city of Saratoga Springs, and a lease industry analysis for EquityMetrix Gas and Oil.

Zions Bond Trading Program
During this unique program, graduate students have the opportunity to strategize in the world of bonds and fixed income, making actual trades with a five million dollar fund provided by Zions Bank. Students compete against each other and the market for the best trades and most lucrative outcomes, going head-to-head in a class competition. A team of employees from Zions Bank teaches the course alongside Professor Robert Dubil, reviewing the basics of working with bonds and fixed income, and using examples from current markets.

Graduate Finance Network
The Graduate Finance Network is a student-led club that is designed to enhance the student experience and strengthen industry connections. Through guest speakers and off-site treks, students are exposed to a variety of finance careers and industry experts.

Case Competitions
MS Finance students have numerous opportunities to participate in case competitions both locally and nationally. Case competitions are the intersection of real-world and academics, providing students the chance to put their advanced finance skills into practice and to be judged by industry veterans. The networking, resources, and experience gained through case competitions is what puts MSF students ahead of the pack.

How will a graduate finance program differ from my undergraduate experience?

Curriculum moves from Theoretical to Application-Based
The application of financial concepts is one of the major differences between an undergraduate and graduate finance degree. Theories discussed in your undergraduate program will be expanded upon and developed into practical skills as you learn analytical and modeling techniques that will enable you to forecast, value and strategize for the wide range of financial instruments available in the marketplace.

Projects are Based on Real Data
Our graduate students are expected to obtain and use actual market data (SEC filings, stock/bond quotes) and then analyze this data to model, forecast and value financial instruments.

Coursework is More In-Depth and Challenging
Our rigorous program curriculum gives you the means to refine and develop your skills and increase your value as an analyst. The intensive, in-depth coursework will enhance your skill-set and allow you to more quickly provide value to an employer. The fast-paced environment ensures that little time is wasted in the program.

Career Management Resources are a Top Priority
Graduate students are eligible to take advantage of the numerous graduate career management resources available at the David Eccles School of Business. This includes interview preparation, resume and cover letters, networking skills and, most importantly, one-on-one counseling with our executive career coaches. Graduate students have access to exclusive job postings and networking opportunities.

Experiential Programs Play a Larger Role
MSF students begin applying their classroom knowledge to the finance industry before they graduate, through a number of experiential opportunities, including the MSF consulting class, Zions Bank trading program, and various professional centers at the David Eccles School of Business. The MSF program places a focus on experiential learning, so students exit the program with hands-on skills, ready to enter the professional finance industry.

MSF BEYOND THE CLASSROOM

Program Leadership

Danny Wall
Director, MS Finance Program
Danny Wall spent a decade as a real estate and financial consultant prior to joining the University of Utah. His primary focus was valuation. Danny applied his expert analysis in tax disputes, damage claims, bankruptcy cases, and estate planning, and has served clients ranging from individuals to large corporations. He received his BA in English from the University of Utah and his Master of Science in Real Estate from the University of Denver.

Kent Cannon
Executive in Residence
Kent Cannon joined the MSF program after 30 years in the insurance and financial services industry. For 15 years, Kent was the President and CEO of Beneficial Life Insurance Company in Salt Lake City. He has been instrumental in creating a finance consulting class where students can work on a real-world consulting project, as well as helping the MSF program create new professional connections. Kent received his Bachelor of Arts in Mathematics from the University of Utah.

David Anderson
Executive in Residence
David Anderson comes to the MSF program after a successful Wall Street career. He began his career with First Boston (now Credit Suisse Securities), where he spent 24 years in investment banking and completed more transactions in more than 25 countries. David has helped to expand student opportunities after graduation and increase the MSF Program network. He holds a BA in economics from Brigham Young University and an MBA from Harvard University.
APPLICATION REQUIREMENTS

1. SCHOOL OF BUSINESS ONLINE APPLICATION
Find our online application at: www.business.utah.edu/mastersapplication
We recommend submitting this application at least 2 weeks prior to program deadlines.

2. GMAT OR GRE TEST SCORE
An official GMAT or GRE test score is required for all graduate applications to the MS Finance program.
On average, it takes 2-4 weeks for us to receive official GMAT scores. You are welcome to submit unofficial scores via e-mail, but applications will not be formally reviewed without official scores.

GMAT / GRE Minimums
There are no minimum GMAT or GRE scores required for application to our graduate programs. Applicants are encouraged to meet overall graduate program GMAT averages (590 - 630) but all application materials are evaluated to determine the strength of the application.

3. TRANSCRIPTS / GPA
   (submitted within the online application)
   Transcripts
   The online application will require you to:
   1. List all colleges and universities you have attended including the University of Utah, regardless of length of attendance.
   2. Upload a copy of your unofficial transcripts from each institution, including the University of Utah. Upon admission, you will be asked to submit official transcripts to the University of Utah Graduate School for verification.
   GPA
   A minimum cumulative 3.0 undergraduate GPA is required for admission. If you don’t have a 3.0 cumulative GPA, we will accept a 3.0 GPA from the last 60 credit hours taken.

4. TWO LETTERS OF RECOMMENDATION
   (submitted within the online application)

5. ESSAYS
   (submitted within the online application)

6. RESUME
   (submitted within the online application)

7. LANGUAGE PROFICIENCY REQUIREMENT
   International applicants must receive a minimum score of 600 on the TOEFL paper based exam or a minimum of 90 on the internet based exam. The minimum score for the IELTS is 6.5.

PROGRAM PREPARATION REQUIREMENTS
For program success, students will need to have a solid academic background in statistics, introductory accounting, micro-economics and corporate finance upon entering the MS Finance program. Based on a review of the applicant’s academic background, students may be required to complete additional course work in these areas prior to the beginning of the program.

GMAT/GRE SUBSTITUTIONS
Exceptional applicants who meet at least one of the following criteria can apply for Professional Leadership Application Status, which will allow for relevant work experience to substitute for the GMAT/GRE requirement. Applicants must have at least a 3.0 cumulative GPA from an accredited institution. The MSF Program Director reviews all requests for Professional Leadership Status and will determine if a candidate meets the requirements. All applicants requesting this status will need to complete an interview as part of their request.
   • At least 1 year of professional experience in a quantitatively intensive position such as engineer, actuary, or a position in computer science
   • 3 or more years of full-time professional work experience influencing the capital budgeting process, including investment, financing, and/or pricing decisions
   • 7 or more years of full-time managerial experience, demonstrating progressive responsibilities.
   Applicants with one of the following accomplishments can also qualify for a GMAT/GRE substitution:
   • Master or doctorate-level degree from a regionally accredited institution
   • CPA
   • CFA I
   Recommendations and essays are still required for applicants who receive any type of GMAT/GRE substitution. Please contact mastersinfo@business.utah.edu to verify eligibility.

TUITION & COSTS

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<th>Full-Time Resident</th>
<th>Part-Time Resident</th>
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These tuition estimates reflect 30 total credit hours taken over the course of 2 or 5 semesters at the current tuition rates. Please note that this is an estimate and tuition rates may increase without notice.

MSF FAST TRACK PROGRAM - UNIVERSITY OF UTAH BUSINESS, ECONOMICS AND MATH MAJORS
Applicants who qualify for our Fast Track program earn the right to waive the GMAT/GRE score, essays and external letters of recommendation. The online application and application fee are still required.

PROGRAM ELIGIBILITY:
• University of Utah undergraduate student - major or minor in business, major in economics or major in mathematics
• Minimum 3.5 GPA in All University of Utah coursework
• Recommendations from 2 upper-division faculty members
• Completion of all MSF prerequisites with a minimum grade of B (3.0) or better prior to starting the MSF program

MSF PREREQUISITES:
• Introductory Accounting (University of Utah ACCTG 2600)
• Probability and Statistics (University of Utah OIS 2340)
• Corporate Finance (University of Utah FINAN 3040)
• Microeconomics (University of Utah ECON 2010)

Transfer students are eligible and prerequisites do not need to be taken at the University of Utah, though all courses must be completed at an accredited institution. MSF Fast Track applicants must have a minimum of 30 credit hours completed at the University of Utah.

HOW TO APPLY
Complete a separate Fast Track application online (different from your MSF admission application) at http://fs21.formsite.com/UtahgradTB1655/form39/index.html. You will then be contacted by the admissions staff for an interview. Please note that all MSF Fast Track applicants are required to meet with the admissions staff as part of the application process.

Note: MSF Fast Track Application Status does not guarantee admission into the MSF program.
In fall 2015, approximately 30% of the incoming class were awarded a scholarship. The average scholarship recipient had a 610-640 GMAT, 3.6 GPA and 2 years of work experience. More awards tend to be available in fall semester than in spring semester.

### Graduate Fellowships
Various amounts from $1,000-$10,000 applied directly to your tuition bill as a one-time scholarship.

### Non-Resident Tuition Assistance
For students not meeting residency classification, including international students, financial awards are available to cover a portion of the difference between resident and non-resident tuition. These awards are applied directly to your tuition account, and eligible students must be enrolled in at least 9 hours per semester. The award is not applicable for summer semesters when all students pay resident tuition. Please let your admissions coordinator know if you will be classified as a non-resident student as soon as possible so we can assist you in applying for this award. On average, 85% of our non-resident students qualify for this award.

### Teaching Assistantships
A limited number of teaching assistantships are available each semester. Students are paid an hourly rate for a set number of hours per week. Assistantship applications will be sent with the scholarship applications to admitted students.

### Amounts and availability of all scholarships are subject to change.

### Application Deadlines

**SPRING 2016**
- Application Open: July 1, 2015
- Priority Deadline: October 1, 2015
- Decision Notification for Priority Submissions: October 31, 2015
- Rolling Admissions are available until December 7, 2015
- Decision Notification for Domestic Rolling Submissions: Approximately 4 weeks after application submission

**FALL 2016**
- Application Open: July 1, 2015
- Priority Deadline: February 1, 2016
- Decision Notification for Priority Submissions: March 7, 2016
- Rolling Admissions are available until July 28, 2016
- Decision Notification for Domestic Rolling Submissions: Approximately 4 weeks after application submission

### Scholarship Information

All program applications received by priority deadlines are eligible to receive scholarship applications. There will be a separate application and essay for scholarships.

#### Scholarship Available for Spring Semester:
- Graduate Fellowships
- Non-Resident Tuition Assistance
- Teaching Assistantships

#### Scholarship Available for Fall Semester:
- Graduate Fellowships
- Non-Resident Tuition Assistance
- Teaching Assistantships

Notes: For Spring 2016, an additional $30 fee will be charged for applications submitted after November 1, 2015. For Fall 2016, an additional $30 fee will be charged for applications submitted after April 1, 2016.

International applicants living in Utah who meet one of the following criteria may be eligible for an extended international deadline:

- Do not require an I-20 or F-1 visa

OR

- Would require an I-20 transfer from another institution in Utah but already have an F-1 visa

Please contact mastersinfo@business.utah.edu for details.

### Contact Us

**MSF Admissions Coordinator,**
mastersinfo@business.utah.edu
801-581-7785

**MSF Student Ambassador,**
msfambassador@business.utah.edu
801-581-7785