Master of Science in FINANCE (MSF)

Student Handbook

Fall 2024-Fall 2025

Department of Finance

Eller College of Management
The University of Arizona
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Introduction to the MSF Degree and the Finance Department

In our intensive, immersive MSF program, you’ll develop a strong foundation in the principles and practices of finance, hone your advanced analytical and technical financial skills and develop the tools needed for a career in finance and for financial decision making. Our program is a specialty master’s degree that prepares students for a profession in industry.

Courses use real-world applications and you’ll have the advantage of an intimate close-knit cohort of students who are passionate about finance. You’ll also work with MBA and MS-Accounting students in your classes, each bringing a different expertise to your courses.

Courses are taught by world-renowned faculty whose research is highlighted in top news publications and journals. The department faculty directory includes contact information and research interest for all our faculty.

Tracks of Study
Our MSF program allows you to specialize in investment management or corporate finance, and to add elective courses and a summer master’s project for more in-depth research.

You are now managing your own career and one ingredient of success is the ability to articulate a strategic plan. The program's tracks are designed to help you establish such a plan and communicate this plan with recruiters through your resume, cover letters, and interviews.

Dual Degree Options
Dual degree options are available with the MBA, MSA, and MSBA programs within Eller College. Additionally, we offer a dual degree option with the College of Law, the Dual JD/MSF. For more details, you will find the most current information on our website.

Career Opportunities
Professionals working in finance affect almost every aspect of business—indeed, of life itself—because money still does make the world go round. Consider the impact these financial practitioners have made:

- Corporate finance officers help their companies raise capital that finances new plants and new products, resulting in new jobs
- Public finance professionals raise money to build roads, bridges, schools and hospitals
- Lending officers at banks, savings and loans, and credit unions help their customers finance homes or college educations
- Portfolio managers invest the retirement funds of millions of people, helping them achieve their financial goals

Individual appointments to work on your resume, cover letter, and to discuss your career search are available with the Finance Director of Graduate Programs and with the Professional Development Success Coach.
Department Contacts

**Department Head**  
Dr. Kathleen Kahle  
McClelland Hall, Room 315Q  
kkahle@arizona.edu

**Director, Graduate Programs**  
Erin McGuinness  
McClelland Hall, Room 309  
erinkmcguinness@arizona.edu

Grievance Policy
The UA Dean of Students and Graduate College have established policies of academic integrity and for appealing a student-related decision. The most current information is available at https://grad.arizona.edu/policies/academic-policies/grievance-policy.

A full summary of the types of grievances and responsible parties is available on the Graduate College website at https://grad.arizona.edu/policies/academic-policies/summary-grievance-types-and-responsible-parties.

Internal Procedure for Student Appeals
Students have the right to formally request exceptions to department policies and procedures and to formally appeal department decisions by submitting a written request jointly to the Director and to the Department Head.

Physical Resources and Facilities
As provided in the MSF Orientation package, MSF students will have access to rooms in McClelland Hall for individual and group study when not scheduled: Room 312 (Finance Department Conference Room), Room 327 (Graduate Student Lounge) and Room 335 (Graduate Computer Lab). Bloomberg terminals for graduate students are available in Room 335. Room 136 (Financial Markets Center) is also available to MSF students, though priority should be given to undergraduate finance students.

Advising
The Director is your academic advisor. Initial advising meetings are held in the spring, after admission decisions and prior to starting the program. U.S. students and students currently at UA will be able to register for fall MSF courses as early as April. For students not located in Tucson, zoom advising appointments are available.

When setting an advising meeting, you should be prepared to discuss your specific choice of track of study within the program and coursework. An initial plan of study will be developed to ensure that all requirements of the track and prerequisites courses for subsequent semesters are met.

Appointments can be requested by drop-in or email. Drop-in and zoom meetings are welcomed when schedules allow.

Student Resources
UAccess
UAccess is a password-protected service which allows students to access personal and academic information via the web. Your UA NetID and password are required for login.

UAccess enables MS-Finance students to view and make changes to their academic and personal information. This system has dozens of useful features, which are housed under four major categories: Academic, Financial, Personal and Self-Service. 
http://advising.arizona.edu/content/online-tools/uaccess-student

Graduate College
All graduate students should know the policies and procedures of the Graduate College. The Graduate College website provides links to many useful resources for graduate students, including events and workshops for professional development and mentoring provided by Graduate Center. You may also want to get connected with the Graduate and Professional Student Council.

Resources for Parents, Professional Development, Health and Wellness
The Graduate College website also contains extensive information with resources for professional development, child care, and family resources, along with resources for health, wellness and safety.

General University Catalog
In addition to departmental and Graduate College policies, students are also expected to know and adhere to the policies of the University of Arizona available in the UA General Catalog.

University Information Technology Services
University Information Technology Services (UITS) offers many services besides their 24/7 IT support center available by phone (520) 626-8324 or online at https://it.arizona.edu/get-support. More information is available at http://uits.arizona.edu/

Students have access to many different tutorials by visiting Training | Software Licensing (arizona.edu).

Software
University of Arizona’s students are able to download one copy of the current version of Microsoft Office (for a PC or Mac) and one copy of Microsoft Windows upgrade (for PC or Mac) at no charge. Students are also eligible to download new product release and upgrades when they become available. Visit Students | Software Licensing (arizona.edu) and log in using a NetID and password for access.

Student Engagement and Career Development
Student Engagement and Career Development offers a variety of services to all University of Arizona students. Visit the career services website, https://career.arizona.edu/, to learn more about all of the services the department offers.

Academic Standing

Academic Integrity
Academic Dishonesty occurs whenever any action or attempted action is pursued that creates an unfair academic advantage or disadvantage for students and/or any member or members of the academic community. All forms of academic dishonesty are subject to sanctions under the Code of Academic Integrity. Sanctions include: written warning, reduction in grade for work involved, disciplinary probation, loss of credit for work involved, failing grade in the course, suspension, and/or expulsion. Various forms of academic dishonesty include, but are not limited to cheating, fabrication, facilitating academic dishonesty, and/or plagiarism.

Academic Misconduct is defined as any behavior not conforming to prevailing standards or rules within the academic community. All forms of academic misconduct are subject to sanctions under the Code of Conduct. Sanctions include: restricted access to University property, administrative hold, warning, probation, suspension, and/or expulsion. Various forms of academic misconduct include, but are not limited to disruptive behavior, threatening behavior, and/or the theft or damage of University property.

**Responsible Conduct of Research**
All graduate students at the University of Arizona are expected to meet all policies regarding the responsible conduct of research and sign an online form certifying their awareness of the regulations.

**Student Responsibilities and Professional Conduct**
Students will be asked to sign an “Agreement on Student Responsibilities” during the incoming student MS Finance orientation in August. The Agreement addresses plagiarism and cheating. For more information on our expectations, please refer to the [Code of Academic Integrity](http://catalog.arizona.edu/policy/graduate-academic-standing-progress-and-probation).

**Minimum Grade Standard**
Students must maintain a grade point average of 3.0 (based on a 4.0 scale) to remain in good standing in the MS Finance program. Students must have a 3.0 cumulative grade point average (CGPA) or higher to graduate.

A student cannot receive a graduate degree unless he or she has achieved a CGPA average of 3.00 or higher on all course work taken for graduate credit, whether or not the courses are offered in satisfaction of the specific requirements for a specific graduate degree. A student whose CGPA is below 3.0 for two consecutive semesters will be disqualified.

If your CGPA falls below 3.0 during your first semester in the program, please contact the Finance Department Graduate Program Director to find out your options to successfully complete the degree. More at [http://catalog.arizona.edu/policy/graduate-academic-standing-progress-and-probation](http://catalog.arizona.edu/policy/graduate-academic-standing-progress-and-probation)

<table>
<thead>
<tr>
<th>Grade</th>
<th>Grade Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4 points</td>
</tr>
<tr>
<td>B</td>
<td>3 points</td>
</tr>
<tr>
<td>C</td>
<td>2 points</td>
</tr>
<tr>
<td>D</td>
<td>1 point</td>
</tr>
<tr>
<td>E</td>
<td>0 points</td>
</tr>
</tbody>
</table>

**Required Time to Completion**
The UA Graduate College has a [time limitation for completion of a master’s degree](http://catalog.arizona.edu/policy/graduate-academic-standing-progress-and-probation). However, the department has elected to shorten the time limitation period to support the immersive nature of the program design.

If a student has chosen the all-coursework option, generally designed for completion in 16 months, a student may have up to five semesters (28 months) to complete the coursework.
Students electing coursework plus the master’s project option, must complete the master’s project during the summer only and following the completion of the majority of the required 30 hours of coursework for the MSF degree. If not completed in the first summer attempted, the project must be completed the following summer and within one calendar year of the completion of the required coursework. If the project is not completed within that time, the student may receive an E grade for the project and be ineligible (per UA Graduate College requirements) to receive a master’s degree.

**Course Information**

**Expected Learning Outcomes**
Over your time in the MSF program, you will learn skills in finance, oral and written communication, software skills and teamwork. The department focuses on and measures your accomplishment in these areas through formal assessment measures, making improvements to the program based on your success and input.

Specifically, each student will:

**Skills in Finance**
- Demonstrate knowledge of theories and models relevant to the field of finance
- Apply concepts and techniques from complex finance topics
- Demonstrate understanding of how finance knowledge is created

**Oral and Written Communication**
- Express complex financial information and concepts clearly and concisely when speaking and writing
- Integrate complex financial information and analysis into a written report in a well-organized and easy to understand manner

**Software Skills**
- Use a range of internet and database sources to support assigned projects, e.g., Bloomberg, CRSP, SDC
- Use software applications, such as Excel, Python, SAS, MATLAB and VBA

**Teamwork**
- Provide and receive feedback, ideas and instruction in a professional manner
- Organize tasks and delegate responsibility to complete collaborative projects in a timely and professional manner
- Explain the impact of each team member (including self) on the collaborative project and the role each member plays

**Course Requirements**
The MS Finance program requires successful completion of 36 units (or 12 courses) of 500-level finance coursework. Two tracks of study are currently available and include required and elective courses. All required courses in at least one track must be completed in order to receive your degree. The track selected is approved as a subplan of your degree and will be listed on your final diploma and University transcript.
The charts below list required courses for each MS Finance track. Additional units in the program are filled with available elective courses (https://eller.arizona.edu/programs/masters/finance/program/courses).

**Special note for UA BSBA-Finance major students**
Based on your undergraduate senior elective coursework, students graduating with a BSBA in Finance from the University of Arizona will not be allowed to take the following courses in the MSF program. Students will substitute other 500-level finance elective courses to complete the 36-unit degree requirements. This allows many UA BSBA-Finance major students to complete both track requirements in the MSF program.

<table>
<thead>
<tr>
<th>Senior Elective Course Completed</th>
<th>MSF Course Requiring Substitution</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 413</td>
<td>FIN 513</td>
</tr>
<tr>
<td>FIN 414</td>
<td>FIN 514</td>
</tr>
<tr>
<td>FIN 422</td>
<td>FIN 522</td>
</tr>
<tr>
<td>FIN 431</td>
<td>FIN 531</td>
</tr>
<tr>
<td>FIN 460</td>
<td>FIN 560</td>
</tr>
</tbody>
</table>

**Investment Management Track**
The Investment Management track is designed for students seeking a career in investment management/capital markets. The following eight classes are required in this track:

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Title</th>
<th>Term Offered</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 516</td>
<td>Financial Statement Analysis for Investment</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 521</td>
<td>Investment Analysis</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 522</td>
<td>Advanced Risk Management and Derivatives</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 542</td>
<td>Fixed Income</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 514</td>
<td>International Finance</td>
<td>Spring</td>
<td>3</td>
</tr>
<tr>
<td>FIN 524</td>
<td>Applied Risk Management</td>
<td>Spring</td>
<td>3</td>
</tr>
<tr>
<td>FIN 525</td>
<td>Empirical Finance Methods</td>
<td>Spring</td>
<td>3</td>
</tr>
<tr>
<td>FIN 526</td>
<td>Portfolio Management Theory</td>
<td>Spring</td>
<td>3</td>
</tr>
</tbody>
</table>

**Corporate Finance Track**
The corporate finance track is designed to familiarize students with the financial decisions made and decision-making tools used by corporate financial managers. The following five classes are required in this track:

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Title</th>
<th>Term Offered</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 512</td>
<td>Advanced Corporate Finance</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 513</td>
<td>Valuation Modeling</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 521</td>
<td>Investment Analysis</td>
<td>Fall</td>
<td>3</td>
</tr>
<tr>
<td>FIN 525</td>
<td>Empirical Finance Methods</td>
<td>Spring</td>
<td>3</td>
</tr>
<tr>
<td>FIN 532</td>
<td>Corporate Finance Strategy</td>
<td>Spring</td>
<td>3</td>
</tr>
</tbody>
</table>
**Business Communications**

International students who have not recently finished a degree in the U.S. will be required to take BCOM 510F, Communication for Managers in Finance, which is a one unit, 8-week course in business communications, available during the first half of the first fall semester in the program.

**Master’s Project Requirements (for the 12-month program)**

All students completing the 12-month program will be registered for 6-units of FIN909, Finance Master’s Project during Summer session. This is equivalent to two classes. The master’s project will be advised by a faculty member and PhD-Finance student.

Students are expected to be in Tucson until the final project presentation in early August. More information on the project is available on our website as well as provided to current MSF students early in spring semester each year (https://eller.arizona.edu/programs/masters/finance/program/masters-project).

**Note regarding 16-month option**

Students electing the 16-month option have the option of completing a summer project or not. Final coursework to complete the degree will be finished in the second fall semester.

**Transfer Credit**

Since coursework at other campuses often covers general finance background material (such as introductory MBA finance courses) or covers topics different than our required coursework, transfer credit for 500-level finance courses is not generally requested or approved. However, if you feel you have taken relevant graduate finance coursework from an AACSB accredited business college and university and received an A or B grade in the course, you may apply for transfer credit of up to 6 units to apply to your UA MSF degree requirements. The UA Graduate College transfer credit policies apply. (https://grad.arizona.edu/gsas/degree-requirements/masters-degrees#transfer-credit)

To apply for transfer credit, submit your unofficial transcript, information on the course name, course number, grade and semester or term of completion, along with the original course syllabus, to the department Director of Graduate Programs, with a request that the course be considered for transfer credit. You may need to request the original course syllabus from the department or instructor where you completed the course before applying for transfer credit. If transfer credit is approved by the department, the student must submit a Transfer Credit form in GradPath during the first semester in the program. If approved for transfer by the Graduate College, the approved course will then be reflected on your official MSF Plan of Study in GradPath.

**Funding and Financial Aid**

Financial aid may be available to some master’s students. Since financial aid is complex and every student’s needs vary, the department highly recommends that students contact UA’s financial aid office for exact details at (520) 621-1858 or online at https://financialaid.arizona.edu/apply-for-aid/graduate-professional.

Generally, the department does not receive funds for assistantships for MSF students. Once admitted to the MSF program students are welcome to search Handshake on the UA Student Engagement & Career Development site under UA jobs, Assistantships for assistantships on
campus whose requirements match your background. A small group of MSF students have received assistantships (generally 0.25 FTE or 10 hours per week) in other departments on campus, including Economics, languages, Family & Consumer Sciences, and the Bookstore.

Below are general instructions and guidelines for financial aid.

**U.S. Students**

All U.S. graduate students must file the Free Application for Federal Student Aid (FAFSA) to be eligible for need-based grants, loans, scholarships, and Federal Work-Study programs. The form is available online at [http://www.fafsa.ed.gov/](http://www.fafsa.ed.gov/). It is recommended that graduate students complete the FAFSA by March 1 to receive priority processing.

Eligibility:
- Admitted as degree seeking graduate student at the University of Arizona
- Be a U.S. Citizen or Permanent Resident
- The minimum number of units required to receive aid is 5 units for EACH TERM that aid will be disbursed (fall, spring, and summer)
- Maintain satisfactory academic standing (CGPA ≥ 3.0)

**International Students**

International students who receive notice of a set-aside scholarship award will be required to complete an Estimated Funds Calculator and Award Form for international Students. These forms will be provided by the Finance Department Director of Graduate Programs to be completed and returned. The Director will submit the approved forms to the UA Office of Financial Aid when the award is made.

**Textbooks**

Some classes will require a textbook and some will not. Cost of textbooks is **not** included in the course fees. It does not matter where you purchase your textbooks, however the University recommends the [UA Bookstore](https://www.bookstore.arizona.edu/) for textbooks.

**Registering for a Class**

You will register for all courses through UAccess Student Center, after establishing a plan of study for your program with the department Director of Graduate Programs. Please keep a copy of this plan as you will need to register for fall and spring semesters online, and this plan will be used for your Plan of Study in GradPath.

Exceptions include FIN523A, FIN523B, and FIN909. FIN523 requires an interview and acceptance into the course so you will be registered for these courses by the Director after acceptance. You will be registered for FIN909 after you have been assigned to faculty and PhD advisors for the summer.

**Dropping a Class**

Students are able to drop courses. However, due to the accelerated nature of the MSF program, caution should be used before dropping a class. If the class is required for your track, dropping the class will mean extending the program to retake the course or not being eligible to graduate. **Please meet with the Director of the program before dropping any course.**

**Incomplete Policy**
Because our program moves so fast, it is extremely rare for a student to request and be granted an incomplete for a course. There will be no time in the program to make up incomplete coursework.

In order to be considered, a student must request an incomplete from the course instructor and be approved to receive an incomplete. If an incomplete is granted for exceptional circumstances, the student must meet the requirements of the UA General Catalog for incompletes and sign a Report of Incomplete Grade form as a contract between the student and instructor. Incompletes should also be reported to the department Director of Graduate Programs.

**Class Cost**
Based on the most recent UA tuition and an estimated summer tuition, you’ll find an estimate of tuition and living costs at [https://eller.arizona.edu/programs/masters/finance/roi](https://eller.arizona.edu/programs/masters/finance/roi). The cost varies with the length of the program taken and the number of units during fall and spring semesters. You can see more about the fees associated with tuition at the Bursar’s Office Tuition and Fees Calculator. Textbooks are not included in the tuition cost.

**Class Evaluation of Program**
We are always looking to improve the MS Finance program and welcome and appreciate your feedback. Near the end of your program, at the time of your master’s project presentation in August or graduation in December, we will provide an evaluation form for the program for you to complete and provide feedback on your time here at Eller. We value your input and use it to make improvements to the program.

**Graduation Requirements**
Students must have a 3.0 CGPA or higher in order to graduate. If a 3.0 CGPA is not attained, students will be required to take additional courses and therefore extend their program timeline to bring their cumulative grade point average up to this standard. The MS Finance Students are required to complete a minimum of 36 credits, including required curriculum and the summer master’s project if elected. The chart below will outline the requirements for graduation.

<table>
<thead>
<tr>
<th>Requirements for Graduation</th>
<th>Master’s Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete the required credit hours of course work</td>
<td>Yes</td>
</tr>
<tr>
<td>Summer Master’s Project</td>
<td>Yes, required for 12-month option</td>
</tr>
<tr>
<td>Maintain an overall CGPA of 3.0 or higher</td>
<td>Yes</td>
</tr>
<tr>
<td>Complete a Plan of Study</td>
<td>Yes</td>
</tr>
<tr>
<td>Complete a Master's Committee Appointment Form</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**GradPath**
GradPath is the Graduate College portal where you will file all documents for the Graduate College, including the Responsible Conduct of Research agreement, Plan of Study, and Committee Appointment form. It may be accessed through UAccess Student (GradPath Forms) or directly at [https://grad.arizona.edu/gsas/gradpath](https://grad.arizona.edu/gsas/gradpath).
Plan of Study
The Plan of Study will be completed by early in the second semester of the program and identifies:

1. Courses in-process and already completed at the University of Arizona which the student intends to apply toward the graduate degree; and,
2. Additional course work to be completed to fulfill degree requirements. (This includes six units of FIN 909, Master’s project, summer registration if the project option is elected.)

The Plan of Study must have the approval of the Finance Department Director, Joelle Good, and Finance Department Head, Dr. Kathleen Kahle.

The Plan of Study is completed online through the GradPath module in UAccess. Master’s students must complete their Plan of Study by March for the 12-month program and in early October for the 16-month program.

Master's Committee Appointment Form
The Master’s Committee Appointment form is completed online by the student using the GradPath module in UAccess. The form must be completed immediately after your Plan of Study is approved in GradPath. (You will receive an email confirmation.) The form will require you to identify “completion of degree committee members.” Please select “No Committee” and select the Kathleen Kahle as your advisor.

Master's Completion of Degree Requirements
The Master’s Completion of Degree Requirements form will be completed by the Director of the program through UAccess GradPath. Once that is completed, the UA Graduate College will audit your courses to ensure that you have met the requirements of the degree.

Degree Awarded
Your Master of Science in Finance degree will be awarded with the traditional University diploma schedule once the UA Graduate College has audited your degree to ensure you have met all requirements. The degree will be awarded on the official University of Arizona conferral date; please refer to the University of Arizona academic calendar. August MSF graduate diplomas are normally mailed by late September and can take 4 to 6 weeks to receive once mailed.

Your diploma will be mailed to your permanent address in UAccess Student. Please create a diploma address on UAccess Student if you wish to have your diploma sent to a different address than your permanent address. When verifying information for the UA Commencement program, please also ensure your name appears as you would like it to for the diploma.

Graduation and Walking
MS Finance students are encouraged to participate in the University’s and the Eller College Graduate Convocation ceremonies. The University-wide Commencement ceremony is held once a year, in spring. In February or March each year, the Graduate College will contact master’s students...
who graduated for the preceding Fall and Winter, as well as expected graduates for the current year Spring and Summer who have a fully approved masters Plan of Study. Those students will be prompted to verify their information for the Commencement program.

Eller College holds two Graduate Convocation ceremonies, one in May and one in December. August graduates are eligible to walk in the May Eller College of Management Graduate Student ceremony. Contact the Director of Graduate Programs for more details.