SCHOOL OF ACCOUNTING AND FINANCE

#BEYONDIdeas
You’re a dollars and cents person who understands that to know a business is to know its financial stability. At the School of Accounting and Finance (SAF), you can cultivate your passion for business by specializing in the fields of accounting and finance through one of 4 distinct programs. Be bold and work towards a Chartered Professional Accountant (CPA) and/or Chartered Financial Analyst (CFA) professional designation and gain real work experience in order to have the confidence, skills, and adaptability to advance your career by the time you graduate, not just start it!

#BEYONDIDEAS

Become future proof and prepare for the world of 2023 and beyond. The University of Waterloo is ranked #1 in career preparation* for a reason. You’ll gain real world experience early and often. Classroom, co-op, and community experiences will teach you how to integrate your knowledge and skills. Learning how to deal with challenges and problems now will give you the confidence to perform and be prepared for an uncertain world when you graduate. Experience matters when it comes to your success!

*Globe and Mail University Report
ONE SCHOOL — FOUR PROGRAMS

More than business

The SAF offers 4 distinct undergraduate programs to lead you to the professional business career you’ve always wanted. SAF programs provide pathways for you to develop expertise in accounting and finance, enabling you to work towards a CPA and/or CFA professional designation. Diversified co-op experiences in accounting, finance, and business will help define your passions and where you want to take your career when you graduate.

You map your pathway. You need only to select how you would like to focus your studies — accounting and finance with options, accounting with math, accounting with biotechnology, or finance with computer science. Whichever SAF program you choose, you have access to the same set of accounting and finance courses. Regardless of the SAF program you choose, you gain designation exemptions and advanced preparation for the CPA and/or CFA designations. In all 4 SAF programs, you develop the adaptability and problem-solving skills you will need for the world of business and beyond. See page 13 for details.

The SAF student team celebrated being the first Canadian team to capture the Global Championship at the 2016 CFA Institute Research Challenge

“The calibre of students from the School of Accounting and Finance is very high. I’m impressed by how good they are, how smart they are, and how sharp they are. It inspires me.”

ERIC BORROMEO, MACC, CPA, CFA
VICE-PRESIDENT, LTM
WELLS FARGO BANK

100% of SAF students receive at least one entrance scholarship

11 Uniform Final Exam (UFE)/Common Final Exam (CFE) Ontario Gold Medals

4 UFE/CFE National Gold Medals in last 7 years
AFM
ACCOUNTING AND FINANCIAL MANAGEMENT

$50–$91K potential co-op earnings over 4 work terms

Become a financial leader who can analyze, interpret, and communicate information to enhance and influence decision-making across all areas within a business. AFM students develop strengths in both accounting and finance. Added business studies and the flexibility to pursue your passions can then translate to a direct route to professional designations, leading to leadership positions in any chosen career.

Program Focus
- Accounting
- Finance
- Business
- Options in entrepreneurship, data analytics, psychology, languages, your passion

Career Possibilities
- Audit and tax
- Corporate accounting and finance
- Capital markets

Adnan’s classroom, co-op, and community experiences led him to a number of successes:
- Launching EduGate, a social startup,
- Being on the global winning 2016 CFA Research Challenge team,
- Being named Co-op Student of the Year.

My experiences in and outside of SAF provided an incredible opportunity for me to learn and try new things while being able to make mistakes. I was supported by mentors, sponsors, and the SAF, who helped me navigate different opportunities and prime my skill set.

CFM
COMPUTING AND FINANCIAL MANAGEMENT

$50–$120K potential co-op earnings over 6 work terms

It was the combination of both computer science and finance that drew Amy to CFM.

Not only did CFM provide the perfect balance between computer science and finance, I have an interest in FinTech, an industry with a lot of potential that I feel CFM will equip me for.

Program Focus
- Computer science
- Finance
- Data analytics
- Statistics
- Math

Career Possibilities
- Investment management
- Software and multimedia development
- Data and technical analyst
- Data science

Immerse yourself in finance and computer science to become the multi-faceted professional that high-tech organizations and financial institutions depend on to run their businesses. In today’s big-data and information-laden world, depth in finance and computer science provides you with the flexibility to define where you want to take your professional career. Explore options in the fields of finance and computer science through courses, co-op, and extra-curricular opportunities.

Amy’s classroom, co-op, and community experiences led her to a number of successes:
- Launching EduGate, a social startup,
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It was the combination of both computer science and finance that drew Amy to CFM. Not only did CFM provide the perfect balance between computer science and finance, I have an interest in FinTech, an industry with a lot of potential that I feel CFM will equip me for.
Understand how biological processes are used to develop new technologies while gaining knowledge and expertise in financial management, accounting, auditing, and taxation. Companies value the transferable skills you’ll develop, especially in the subject of biotechnology — one of the most rapidly growing industries. You can also gain up to 16 months of paid co-op work that will count towards your CPA designation.

PROGRAM FOCUS
- Accounting
- Biotechnology
- Biology
- Chemistry
- Data analytics

CAREER POSSIBILITIES
- Audit and tax
- Risk management
- Pharma and medical technology

#BEYONDIdeAS
All 4 SAF programs provide focus in 2 distinct subject areas and co-op is required. This gives you choice, flexibility, and opportunities to specialize while building your knowledge, skills, and your résumé simultaneously.

AFM = accounting + finance + options
Biotech/CPA = science + accounting
CFM = computer science + accounting
Math/CPA = math + accounting

ANNIE
MATH EMATICS/CPA

Annie can pursue her CPA designation while enhancing her math skills and knowledge.

I feel that the accounting co-op jobs I have had were enhanced by my math background. I’m able to review and assess a problem from a mathematical and from an accounting perspective to contribute more effectively to the tasks and projects that I have been given.

MATHEMATICS/CPA

Become a highly technical and analytical CPA by pursuing Canada’s only accounting program that leads to a Bachelor of Mathematics degree. Build a strong background in the mathematical field with courses in math, statistics, and computer science. Complement your technical math knowledge with focused studies in accounting, economics, and business-related topics.

PROGRAM FOCUS
- Accounting
- Mathematics
- Statistics
- Data analytics

CAREER POSSIBILITIES
- Audit and tax
- Risk management
- Data and research analysis
CO-OP
Experience matters

Our students train hard and fast for the business world. Test-drive your professional qualities by integrating your knowledge and skills in the workplace. The experiential learning that happens through your course work and co-op work terms will build a pathway that hones your interests, accelerates your professional development, and gives you a competitive advantage.

Use co-op to explore your career possibilities.

SAF students bring interdisciplinary skills to the workplace — accounting and finance (AFM), accounting and science (Biotech/CPA), accounting and math (Math/CPA), or finance and computer science (CFM) — that distinguish them in the business world.

CORPORATE, PUBLIC, AND NOT-FOR-PROFIT FINANCIAL MANAGEMENT

Every organization that makes or sells products or delivers services needs people to make financial decisions. Corporations, government agencies, and not-for-profits hire SAF students to assist with financial reporting, risk management, cash and working capital management, performance management, capital budgeting, tax planning, and internal audits.

- 40% of SAF students find co-op employment in these areas.*

PUBLIC ACCOUNTING

Today’s accounting firms require trainees that are highly productive and capable of learning on the job in a real business context. That’s why local, regional, and national firms in this sector rely on SAF students to help conduct audits, prepare financial statements, file tax returns for clients, and advise on special projects.

- 30% of SAF students find co-op employment in this area.*

FINANCIAL SERVICES

Financial services companies help consumers, corporations, and institutional clients raise money and make investment decisions. These fast-paced companies hire SAF students for a variety of areas within their businesses. Build your knowledge and skills throughout your co-op work terms to move into the financial services sector after graduation.

- 20% of SAF students find co-op employment in this area.*

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Computer science

The amount of information organizations are required to track and maintain continues to grow. Companies need highly skilled employees who can design, develop, and maintain data-driven programs, web applications, and software. Build your technical expertise so you can take on increasingly senior roles and prepare for an exciting career that can be limitless.

- 10% of SAF students find co-op employment in this area.*

*Employment rates are from 2016. Historical employment rates are not necessarily indicative of future employment rates. Co-op employment is not guaranteed.

EXPLORE, ENHANCE, EXPERIENCE

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BUILD YOUR EXPERIENTIAL ADVANTAGE

uwaterloo.ca/saf/aspiring-professionals

WHAT EXPERIENCES WILL DEFINE YOUR PATHWAY TO BECOMING A FINANCIAL LEADER?

What will your path in becoming a financial leader look like? SAF students train in and outside of the classroom. Combine your academic, co-op/career, community, and health experiences to exponentially build a unique pathway that will allow you to jump start your professional career by the time you graduate.

1. Rena’s bullet journal keeps her organized between all her courses and extra-curricular activities.
2. As Hult Prize Regional winners, Lisa, Keith, and Jade prepare to compete for the $1 million grand prize.
3. Adnan, Brent, Rudder, Daniel, and Ham celebrate as the global champions of the 2016 CFA Institute Research Challenge.
4. Adnan shadowed Keith Frey, CEO of Right To Play International as part of the CEO X 1 Day program.
5. Alba balances her studies by playing pool with friends in residence.
6. One of Rena’s favourite spots to study is the IQC building where she can brainstorm ideas on the white board walls.
7. Yujie balances work and study by climbing the “corporate ladder” at least 2 to 3 times a week.
8. Taking a quick break, Talha takes a selfie of himself, Kevin, Raj, and Thinisha at the Battle on Bay competition.
PATHWAYS TO CAREER SUCCESS

Master of Accounting (MAcc)

Combine your AFM, Biotech/CPA, or Math/CPA degree with the MAcc degree and move directly to the CPA Common Final Exam (CFE). These powerful combinations are designed to cover the knowledge and skills within the CPA Professional Education Program (CPA PEP).

MAcc prepares you for your CPA designation, while providing depth and specialization in career areas such as business valuations, forensic accounting, taxation, and finance.

Your AFM, Biotech/CPA, or Math/CPA + MAcc degree fulfills:
- the CPA academic prerequisites
- up to 16 months of the required 30 months of CPA practical work experience
- the 2 CPA core integration modules
- 2 professional areas of study with all 4 CPA elective modules being offered
- the 2 CPA capstone modules

Note: MAcc entry requires a separate application and admissions process.

CPA ACCREDITATION PATHWAY

Waterloo’s School of Accounting and Finance has received the highest level of national accreditation, providing you with a direct pathway to the CPA designation.

CFA ACCREDITATION

The School of Accounting and Finance’s AFM and CFM programs are recognized under the CFA Institute University Recognition Program. As an AFM or CFM student, you will receive advance preparation to challenge the 3 CFA accreditation exams as early as Year 4 of the program.

30+ YEARS

of SAF providing specialized programming in accounting and finance has led to successful and enriching professional careers for our graduates.

SAF also holds accreditation with:
- Canadian Institute of Chartered Business Valuators (CICBV)
- Institute of Internal Auditors (IIA)
- Canadian Information Processing Society (CIPS)

uwaterloo.ca/saf/academic-student-success
SAF@WORK

SAF grads have leveraged their experiential education to become financial leaders in a diverse range of industries and professions.

1. As a Senior Manager for the Global IFRS and Offerings Services at Deloitte, Shikha (BA MAcc ’04, CPA) is one of 1,200+ SAF grads who work in public practice.

2. As one of the 4,000+ SAF grads who have attained their CPA designation, Tracy (BA MAcc ’89, CPA) is a leader in the not-for-profit sector as the CEO of Carizon Family & Community Services.

3. Paul (BA MAcc ’91, CPA) leads the TD Bank Group and TD Securities as its Executive VP and COO, and is one of the 200+ SAF grads who holds a C-level position.

4. David (BA, MAcc ’95, CFA) joins 350+ other SAF grads in being appointed to an executive level position, leading Denison Mines as its President and CEO.

5. Meng (BAFM ’12) leveraged her AFM degree and like, 1700+ SAF grads chose to work in industry and is now leading Uber’s growth as its Senior Expansion Manager.

6. Like 550+ other SAF grads, Chester (BMath, PDAcc ’99, CPA, CFA) used his degree to become a leader in the financial services field as VP Finance Transformation, Global Wealth and Asset Management for Manulife.

7,260 grads in 33 countries
The SAF has over 30 years of experience providing specialized programs in accounting and finance, enabling our graduates in advancing their careers quickly. Unlike general business programs, the ability to specialize in 2 fields — accounting + finance (AFM), accounting + science (Biotech/CPA), accounting + math (Math/CPA), finance + computer science (CFM) — leads our students faster and more directly to their CPA, CIA, CFA, CBI, ISP, and/or ICFP professional designations.

In short, you become future proof!

SAF FELLOWSHIPS

THE CO-OP ADVANTAGE

In addition to the valuable experience and networks you’ll develop throughout your academic career, co-op earnings can go a long way to help finance your education.

$50K-$120K potential earnings over 6 work terms for AFM, Biotech/CPA, and Math/CPA students

$85K-$110K potential earnings over 4 work terms for CFOM students

THE FINANCE ADVANTAGE

50% of SAF professors hold one or more professional designation

SAF FELLOWSHIPS

Scholarships and Bursaries

As an SAF student, you’ll have access to fellowships, scholarships, and bursaries made possible by alumni and supporters.

SAF Upper-Year Scholarships

- SAF entrance scholarships – You’ll automatically be considered for faculty-based specific entrance scholarships ranging from $1,000 to $10,000.
- Fellowship Program (AFM only) – Interview required. Applicants are selected based on their academic record, performance in the AFMAA, and their AIF.
- Lloyd Carr Harris Scholarship (AFM only) – Full scholarship valued at $5,000 over 4 years.
- SAF upper-year scholarships – Are based on academic merit and extra-curricular achievements. Additional application may be required.

SAF Fellows

- Fellowship Program
- Academic Coaching Centre.
- Student Research Assistant, and get involved in special projects, Peer Leadership, and the Academic Coaching Centre.
- Be recognized as an outstanding AFM student through the SAF Awards Night.

ENGLISH LANGUAGE REQUIREMENT

You must meet or exceed the minimum scores required for one of the options below if:
- You first language is not English and
- You have not studied in an English-language school system for the most recent 4 years immediately before the beginning of your studies at Waterloo.

INTERNET- BASED TOEFL

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<th>IELTS</th>
<th>IELTS</th>
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FELLOWSHIP PROGRAM

SUPPORTING AND ENRICHING EXCEPTIONAL UNDERGRADUATE AFM STUDENTS

The program produces outstanding leaders and future professionals by providing students with opportunities to grow and develop. Selected from each incoming AFM class, Fellows receive specialized training, work experience, and the added benefit of financial compensation.

Fellows are named after an Honourary — an alumnus who exemplifies the spirit of the AFM program. Honouraries can be a living example of a successful career, provide guidance, or offer advice to future Fellows.

SELECTED PROCESS

AFM applicants who receive an Offer of Admission to the AFM program will be considered and selected for an interview based on:
- 1) academic record,
- 2) AFMAA performance, and
- 3) the Admission Information Form (AIF).

FELLOWSHIP BENEFITS

- Receive financial support in the form of a scholarship of up to $9,000 over 4 years
- Gain professional development through specialized workshops, seminars, and leadership and ambassador training.
- Build your résumé with roles as a teaching assistant, research assistant, and get involved in special projects, Peer Leadership, and the Academic Coaching Centre.
- Be recognized as an outstanding AFM student through the SAF Awards Night.

FINANCING YOUR EDUCATION

Your university education is one of the most important investments you’ll ever make. As with other professional programs, tuition fees for SAF programs increase after first year. Take the time to prepare a realistic budget and to understand the resources, including your co-op earnings, available to you.
# TO-DO LIST

**KEEP TRACK OF WHAT YOU NEED TO DO DURING THE APPLICATION PROCESS**

### ACCOUNTING AND FINANCIAL MANAGEMENT (AFM)

<table>
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<tr>
<th>Activity</th>
<th>Deadline</th>
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<td>Apply to AFM**</td>
<td>February 1, 2018</td>
<td></td>
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<tr>
<td>Admissions Information Form**</td>
<td>March 1, 2018</td>
<td></td>
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<tr>
<td>English Language Requirement</td>
<td>March 1, 2018</td>
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<tr>
<td>AFM AA payment**</td>
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<td>Complete the AFMAA**</td>
<td>March 1, 2018</td>
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<td>Supporting documents for AFM**</td>
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<td>Fellowship Interviews</td>
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<td>Waterloo Bursary Application</td>
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<td>Admission decisions made by**</td>
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<td>Confirm acceptance</td>
<td>June 1, 2018</td>
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<tr>
<td>Apply for OSAP</td>
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### COMPUTING AND FINANCIAL MANAGEMENT (CFM), BIOTECH/CPA, MATH/CPA

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<td>English Language Requirement</td>
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<td>Supporting documents</td>
<td>April 6, 2018</td>
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<tr>
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<tr>
<td>Apply for OSAP</td>
<td>June 15, 2018</td>
<td></td>
</tr>
</tbody>
</table>

*Dates may vary for international or non-Ontario secondary school students.
**Deadlines for Early Offer consideration are listed at uwwaterloo.ca/saf/future-undergraduates/how-apply

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**NOTE:** The SAF has ensured that information, dates, and details provided in this publication are true and correct at the time of publication. Changes in degree requirements and accreditation policies may impact accuracy of the publication.