ideas start here®

school of accounting and finance
become an inn professional
Experience matters!
The School of Accounting and Finance (SAF) has a reputation for providing academic excellence and experiential learning opportunities that develop leaders who shape the future of accounting and finance.

SAF programs have
» received the highest level of national accreditation through CPA Canada
» received accreditation through the CFA Institute University Recognition Program

As a SAF student, you will
» develop professional competencies inside and outside of the classroom
» enhance your learning through co-op, extra- and co-curricular experiential opportunities
» begin your professional career as of Day 1 in your program
» learn from award-winning professors
» succeed by having access to the SAF community of support services
» integrate and build strengths in 2 key disciplines to become a double-threat graduate

Are you a dollars and cents person who’s dabbled in the world of investments and understands that to know a business is to know its financial stability? At the School of Accounting and Finance you can foster your passion for business by specializing in the fields of accounting and/or finance. Dare to be different and work towards a CPA and/or CFA professional designation and gain real work experience so that you’ll be continuing your career by the time you graduate, not starting it!

Select from 4 distinct programs and choose what you want to specialize in to become a complete professional.

explore accounting
Accounting and Financial Management (AFM)
» See page 4 to learn more
Biotechnology/CPA
» See page 6 to learn more
Mathematics/CPA
» See page 6 to learn more

Your goal is to pursue a Chartered Professional Accountant (CPA) designation and become an innovative professional, where you can influence decision-making across all areas within an organization, whether it’s in public practice, financial services, government, not-for-profit, or industry.

Find out more about the accounting profession and your path to the CPA designation: cpaontario.ca.

explore finance
Accounting and Financial Management (AFM)
» See page 4 to learn more
Computing and Financial Management (CFM)
» See page 5 to learn more

Your goal is to become an innovative professional with a career working at public accounting firms, commercial banks, insurance companies, asset management firms, or private equity firms, or in the finance departments of corporations and government. Pursue a Chartered Financial Analyst (CFA) as an AFM or CFM student. Pursue a CFA and/or a Chartered Professional Accountant (CPA) designation with depth in the Finance area as an AFM student.

Find out more about the finance profession and your path to a CFA and/or CPA designation: cfainstitute.org, cpaontario.ca.
An education where experience matters

The School of Accounting and Finance (SAF) offers 4 distinct undergraduate programs that can lead you to the professional business career you’ve always wanted. SAF programs – AFM, Biotech/CPA, CFM, Math/CPA – provide pathways for you to develop expertise in accounting and/or finance that will lead you toward a CPA and/or CFA professional designation.

With diversified co-op work experiences in the fields of accounting, finance, and business, you’ll be advancing your professional career by the time you graduate, not launching it!

Community and support
From Day 1 of your program, you’ll be in a community of like-minded individuals who are smart, engaged, and motivated to maximize their learning and enhance their experiences in and outside of the classroom. SAF provides support to help you succeed because, like athletes, aspiring professionals can benefit from coaching and support to maximize their success. Learn more at uwaterloo.ca/saf/student-support.

SAF Learning Model
SAF programs transform you into a complete professional. You’ll develop the technical, business, and ethical skills to be brilliant in the essentials. Like a true professional, you’ll enhance your professional qualities – soft skills – and behaviours. Real-world application is key, and we’ll help you to learn, understand, apply, and integrate the knowledge and skills you need to succeed.

Experience matters
Experiential learning is one of Waterloo’s defining advantages and is in the SAF’s DNA. Established in 1981, the SAF was created because Waterloo’s culture and co-op system reinforced the belief that you won’t truly understand accounting or finance until you do it. So, SAF’s undergraduate programs combine academic rigour with experiential opportunities through case-based lectures, competitions, student clubs, the student-run investment fund, extracurriculars, and of course, the required 16 to 24 months of paid co-op work experience. Learn more at uwaterloo.ca/saf/experience-matters.

Graduate success
6,726† ALUMNI in 32 COUNTRIES
1,552 ALUMNI in C-level, partner, or executive-level positions
252 ALUMNI in partner or executive-level positions within public accounting firms

The caliber 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, CA, CFA
DIRECTOR, CREDIT SOLUTIONS, SCOTIABANK

Best in the world! The SAF team celebrates being the first Canadian team to capture the Global Championship at the 2016 CFA Institute Research Challenge. The annual finance competition draws over 5,000 students from over 1,000 universities world-wide. Congratulations to (L-R): Kam Dhaliwal (CFM), Daniel Zhang (Biotech/CPA), Brent Small (AFM), Rudder Zhang (BMath), Adnan Khan (AFM).
Your experiential advantage: understand, apply, integrate

The SAF Learning Model focuses on the development of skills, knowledge, and professional qualities. Becoming a complete professional begins with understanding core concepts, followed by applying your knowledge, and finally integrating it all through academic, co-op, extracurricular, and co-curricular experiences.

Understand: Learn how-to-learn and enhance your knowledge of core concepts and technical competencies with the help of
» academic advisors, SAF Academic Coaching Centre, Experiential Learning and Career Development team
» professors, Living-Learning Community Peer Leaders, senior SAF students
» resources such as the SAF Finance & Analytics Lab

Apply: Enrich your understanding of concepts in a business context and explore your career interests through
» in-class case-based projects
» extra- and co-curricular activities, competitions, professional conferences
» co-op work experiences

Integrate: Apply appropriate concepts to analyze a situation, work collaboratively and communicate results through courses, extra-curriculurs, co-curriculars, and co-op experiences to
» continuously improve your critical thinking, problem solving, and analytical skills
» hone your communication and collaboration skills
» develop your team skills and leadership abilities

SAF offers a supportive learning environment that includes depth of understanding in accounting and finance, experiential learning opportunities, and development of professional competencies that will enhance your university success and future careers.

100% of SAF students receive at least 1 entrance scholarship
100% of SAF students are co-op students

DAY 1 start building your professional designation(s)

“Having a solid understanding of both accounting AND finance, plus the experiential learning opportunities we have, are the differentiating factors of success for AFM students.”

– ONI PRESHARU, BAFM, MAcc ’16

“SAF offers a supportive learning environment that includes depth of understanding in accounting and finance, experiential learning opportunities, and development of professional competencies that will enhance your university success and future careers.”

– DONNA PSUTKA, AFM PROGRAM DIRECTOR
accounting and financial management (AFM)

unique degree. double-threat graduates.

Differentiate yourself and develop your professional expertise in accounting and finance. Be the go-to person who can analyze, interpret, and communicate information to enhance and influence decision-making across all areas within a business.

AFM’s integrative learning environment means accounting students build strength in finance, and finance students build strength in accounting. This combined depth with added business studies is a direct route to many professional designations and leadership positions in your chosen career.

Explore your options in the fields of accounting and finance through courses, co-op, and professional development opportunities to become a double-threat graduate in business.

Gain exemption and designation fulfillments or advanced preparation towards a Chartered Professional Accountant (CPA) and/or Chartered Financial Analyst (CFA) designation. Continue with the 8-month Master of Accounting (MAcc) graduate program and move directly to the CPA Common Final Exam (CFE) upon graduation. See pages 10 and 11 for more details.

An integrative education

- 32 courses
  - 17 AFM degree required courses in accounting, finance, quantitative analysis, and IT
  - 4 to 5 additional AFM courses for students pursuing CPA or CFA designation
  - 7 business competency courses to build a foundation in international business, economics, and business strategy
  - 3 integration courses linking technical/business knowledge with leadership, communication, and ethics
  - 8 electives*

Find a full listing of AFM courses at uwaterloo.ca/saf/degree-requirements.

*Differentiate yourself! Use your electives to stand out from the crowd.

- Enhance your business acumen with a minor in Entrepreneurship, International Studies, Human Resources Management, Economics, or another discipline of your choosing.
- Follow your passion or explore new areas of interest and select courses in a language, music, history, or 100+ other subject areas.

Co-op students at work
» Sales and Trading Analyst, Deutsche Bank
» Assurance Staff, Ernst & Young LLP

Grads at work
» Managing Partner, Summerhill Venture Partners
» CFO, Workplace Safety and Insurance Board

Integrating and applying classroom learning to the real world

Yujie’s pathway to her professional accounting career is clear and direct. She’s taken what she’s learned in and outside of the classroom through courses, competitions, and her role as a Student Ambassador to integrate and apply it to the workplace. Yujie is building her accounting, finance, and business expertise earlier than most other business students.

“I work in audit. When I’m at a client meeting and reviewing their accounting and day-to-day transactions, my courses are the reason I understand what’s going on to effectively read financial statements, identify problems, and provide solutions.”

Learn more at: uwaterloo.ca/saf/experience-matters
computing and financial management (CFM)

one degree. twice the expertise.

Immerse yourself in finance and computer science to become the multifaceted professional high-tech organizations and financial institutions depend on to run their businesses successfully.

Develop expertise in both fields so that you can speak the languages of finance and technical professionals. In today’s big-data and information-laden world, depth in finance and computer science provides flexibility for you to define where you want to take your professional career. CFM’s balanced education means students can pursue professional designations in either discipline as a Chartered Financial Analyst (CFA), Information Systems Professional (ISP), and more.

Explore your options in the fields of finance and computer science through courses, co-op, and extra-curricular opportunities to become a professional with twice the expertise.

Co-op students at work
» Financial Analyst, Deloitte
» Senior Systems Developer, Healthcare of Ontario Pension Plan

Grads at work
» Integrated Systems Solutions Manager, Scotiabank
» Trading Desk Strategist/Project Manager, Morgan Stanley

Get accredited!
CFM is accredited by CIPS, Canada’s Association of I.T. Professionals and is a member of the CFA University Recognition Program.

A balanced education
36 courses
» 18 from Arts (including the School of Accounting and Finance) – with strong emphasis in finance, accounting, and economics
» 18 from Math (including the School of Computer Science) – with strong emphasis in computer science, mathematics, and statistics

4 electives

Find a full listing of CFM courses at uwaterloo.ca/cfm/courses.

go global

Globalize your education through an international exchange. CFM students have studied in Singapore, Hong Kong, China, and the United Kingdom.

Build your global network and experiences by taking a co-op work term outside of Canada. CFM students have worked in cities such as New York, Seattle, San Francisco, and Amsterdam.

Navigating professional and academic opportunities

Priya’s professional experiences are as diverse as her areas of expertise. With her technical skills in computer science, solid foundation in finance, and business acumen acquired through CFM, Priya navigates opportunities near and far. Co-op work terms with Microsoft and Google have taken Priya across Canada, to the United States, and to Australia. Priya continues to enrich the SAF community as a Director of the hEDGE Finance Conference, a multi-day capital markets conference; a participant in hackathons; and an avid student volunteer.

Learn more at: uwaterloo.ca/saf/experience-matters.
biotechnology/chartered professional accountancy

Become a CPA and pursue a professional accounting career with a competitive advantage in the biotechnology sector. Earn a Bachelor of Science degree by building your expertise in both accounting and science. Your Biotech/CPA program focuses on biotechnology, biology, and biochemistry complemented with studies in accounting, economics, and business-related topics. Gain exemption and designation fulfillments to work toward a Chartered Professional Accountancy (CPA) designation and qualify for the 8-month Master of Accounting (MAcc) graduate program to lead you directly to the CPA Common Final Exam (CFE).

mathematics/chartered professional accountancy

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. Gain exemption and designation fulfillments to work toward a Chartered Professional Accountancy (CPA) designation and qualify for the 8-month Master of Accounting (MAcc) graduate program to lead you directly to the CPA Common Final Exam (CFE).
recognized excellence

professional accreditations and award-winning professors

The School of Accounting and Finance (SAF) has 30+ years of providing specialized programs in accounting and finance that has led to successful and enriching professional careers for our graduates.

Waterloo’s School of Accounting and Finance programs provide expertise in these specialized areas without sacrificing a solid foundation in business. Recognized in the marketplace, SAF students in all 4 programs have unique opportunities to gain depth and breadth in accounting, and/or finance, and/or computer science, and/or math, and/or science to lead them faster and more directly to the CPA, CFA, CIA, ISP, and/or ITCP professional designations.

SAF professors have won numerous teaching and research awards. The expertise of our SAF professors will help you become the accounting, finance, or technical professional you’ve always want to be. Read more about our professors and their achievements at uwaterloo.ca/saf/teaching/faculty-achievements.

**CPA Canada**

The School of Accounting and Finance has received the highest level of national accreditation under the new Chartered Professional Accountants (CPA) National Accreditation and Recognition Standards. See page 11 for how you can tailor your pathway to the CPA designation.

**CFA Institute University Recognition Program**

Waterloo is the second Canadian university to be recognized by the CFA Institute University Recognition Program. The AFM and CFM programs satisfy at least 70 per cent of the CFA Program Candidate Body of Knowledge (CBOK) and place emphasis on the CFA Institute Code of Ethics and Standards of Professional Conduct within the programs. See page 11 to learn more.

**Institute of Internal Auditors (IIA)**

The AFM program has received partnership status from the Institute of Internal Auditors (IIA). Students can take specified accredited courses to receive advanced preparation for the Certified Internal Auditor (CIA) designation exam. Along with co-op work experience, students will be well positioned to complete the final designation exam by the time they graduate. Co-op work experiences in internal audit functions can be applied towards the CIA designation requirements.

**CIPS Accreditation**

CFM has received accreditation from the Canadian Information Processing Society (CIPS), Canada’s Association of I.T. Professionals. CFM grads can work towards the Information Systems Professional (ISP) and Information Technology Certified Professional (ITCP) designations.

Global Research Rankings for SAF:

» 2nd in Canada and 6th in the world for accounting research
» 1st in Canada for accounting information systems research
» 1st in Canada for assurance research
» 1st in Canada for management accounting research
» 1st in Canada for tax research
» 1st in Canada in Accounting PhD programs
» 2nd in Canada for financial accounting research
professional experience for SAF students

SAF co-op students train harder and faster for the business world. Test-drive your professional qualities, knowledge, and skills by applying to paid co-op roles, attending job interviews, and being evaluated at work. The experiential learning that happens through the integrated coursework and on your co-op work terms will allow you to build a co-op pathway that hones your interests, accelerates your professional development, and gives you a competitive advantage.

SAF students bring to the marketplace double the expertise – accounting with finance (AFM), or accounting with math (Math/CPA), or accounting with science (Biotech/CPA), or finance with computer science (CFM) – that will distinguish you in the business world. Explore diverse co-op opportunities and discover your unique pathway to a successful professional career.

<table>
<thead>
<tr>
<th>AFM work/study sequence</th>
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<td>YEAR 1</td>
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Multiple sequence paths help you maximize employment opportunities. See page 10 to learn more about the Master of Accounting (MAcc) program.

Co-op employment, 1st work term AFM

Corporate, public, and non-for-profit sector financial management

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

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 co-op students to help conduct audits, prepare financial statements, file tax returns for clients, and advise on special projects.

Financial services

Financial services companies are important organizations that help consumers, corporations, institutional clients raise money and invest money. Build your performance record throughout your co-op work terms and move seamlessly into the finance field after graduation.
Math/CPA work/study sequence

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Like AFM students, Math/CPA and Biotech/CPA students can pursue co-op opportunities in the job categories of Public Accounting; Corporate, Public, and Not-for-Profit Sector Financial Management; and Financial Services. Learn more about Math/CPA co-op at: uwaterloo.ca/math/math-cpa.

Learn more about Biotech/CPA co-op at: uwaterloo.ca/science/biotech-cpa.

Biotech/CPA work/study sequence

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CFM work/study sequence

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Put Canada’s largest co-op program to work for you. Established more than 50 years ago, the SAF was the first school to introduce co-op in accounting and finance programs to enhance learning and professional development.

- TOM SCOTT, SAF DIRECTOR

Computer Science – CFM students

The amount of information organizations track and maintain continues to grow and demand highly technical and skilled employees who can design, develop, and maintain data-driven programs, web applications, and software while ensuring usability and optimal performance. Build your technical expertise to take on increasingly senior roles and prepare for an exciting career that can be limitless.

$13,350 average earnings in each of 4 4-month co-op work terms for AFM, Biotech/CPA, and Math/CPA students

$14,350 average earnings in each of 6 4-month co-op work terms for CFM students
paths to your profession

Master of Accounting (MAcc)

Combine your AFM or 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). Explore all 6 CPA technical competency areas – Financial Reporting, Strategy and Governance, Management Accounting, Audit and Assurance, Finance, and Taxation in your undergraduate program. In MAcc, you’ll complete the CPA core modules, and by selecting 2 CPA electives, you’ll add depth in the areas of Assurance, Performance Management, Tax, or Finance. The CPA Capstones will round out your MAcc before you proceed directly to the CFE – all in 8 months.

NOTE: MAcc entry requires a separate application and admission process. Find out more at uwaterloo.ca/saf/MAcc.

Comprehensive

Your path to the CPA designation requires the completion of prerequisite education and professional program requirements.

Your AFM or 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; all 4 CPA elective modules are offered during MAcc
» the 2 CPA capstone modules

Career focused

Your AFM or Biotech/CPA or Math/CPA and MAcc degrees will give you an edge to progress in your career and prepare for professional accreditation. MAcc students can gain depth in career areas such as business valuations, forensic accounting, taxation, and finance to give your career added depth and specialization. Explore and discover potential career interests that will open doors for you.

Proven and trusted

30+ YEARS of experience taking students directly to CPA FINAL EXAMS
4,000+ SAF GRADS passed the UFE/CFE
4 UFE/CFE NATIONAL GOLD MEDALS in the last 6 years
9 UFE/CFE ONTARIO GOLD MEDALS
11 OUT OF 20 2015 CFE HONOUR ROLL GRADS were MAcc grads
CFA Accreditation Pathway

Waterloo’s School of Accounting and Finance has received the highest level of national accreditation, to tailor your direct pathway to the CPA designation. AFM, Biotech/CPA, and Math/CPA students who complete the MAcc are exempt from the CPA Professional Education Program (CPA PEP) and proceed directly to the CPA CFE upon graduation.

how do you want to pursue a career in finance?

CFA Accreditation Pathway

The School of Accounting and Finance’s AFM and CFM programs are recognized under the CFA Institute University Recognition Program. AFM and CFM students receive advance preparation and can write the first of the required 3 CFA accreditation exams as early as Year 4 of their program.

» AFM and CFM students can choose to work toward a Chartered Financial Analyst (CFA) designation to become an international financial expert and work anywhere in the world.

» AFM, Biotech/CPA, and Math/CPA students can choose to work toward a Chartered Professional Accountant (CPA) designation with a focus in Finance to become an accounting professional with depth in the finance area.
SAF students are busy! As savvy time managers, SAF students balance their classes with study, preparing for competitions, extra-curriculars, and down time.

SAF students gather in the SAF Student Lounge to review lecture notes, prepare for competitions, and hang with friends.

Looking professional and answering questions for the filming of the SAF Co-op Advantage video. Check it out at uwaterloo.ca/saf/co-op-advantage

SAF students are busy! As savvy time managers, SAF students balance their classes with study, preparing for competitions, extra-curriculars, and down time.

Looking sharp in the SAF Ambassador uniform and meeting with prospective students and their families.

Chatting with alumni, industry professionals and senior SAF students at an evening networking event.

glimpse into the life

What could your pathway to becoming an aspiring professional look like? See uwaterloo.ca/saf/aspiring-professionals for more exciting ways to get involved academically, professionally, and socially in the SAF community.
SAF Student-Run Investment Fund team meets in the new Finance and Analytics lab to prep for their meeting with industry advisors.

Liquid Assets Café is a great stop to grab a quick coffee or tea before class and a hot lunch between classes. **TIP:** Try one of LA Café’s famous inside-out bagels.

Taking a selfie before a national student competition. **TIP:** Get involved in competitions to enhance and integrate your learning!

Second-year SAF students participating in a 2-day Professional Futures Conference to prepare for the co-op process.

Decorating residence dorms to align with your superhero powers! **TIP:** Check out the SAF Living-Learning Community!

of aspiring professionals
TRACY ELOP, BA, MAcc ’89, CPA
CEO, Carizon Family & Community Services
carizon.ca

IMPACT of education:
MAcc and Waterloo’s reputation opened doors for me early in my career. My Waterloo degrees and CPA training provided me with solid fundamental and technical skills. Additionally, the analytical, problem-solving, and people skills I gained helped to move my career beyond the world of accounting and finance and into senior levels of not-for-profit management.

ADVICE to students:
Work hard, play hard, and get involved in your community. SAF has allowed me to combine my passion for not-for-profit work with a strong foundational skill set to do what I love.

SHIKHA GANDHI, BA, MAcc ’04, CPA
Senior Manager, Global IFRS and Offerings Services, Deloitte
deloitte.com

IMPACT of education:
My degree allowed me the opportunity to pursue a designation that has truly been life changing. I’ve travelled the world, working in some exciting places and met people that have become like family to me.

ADVICE to students:
It’s all relative. What may seem like the most important decision of your life today, may not be once you look back and examine the series of decisions you make over a lifetime. So please don’t stress and miss out on the exciting stuff that each day has to offer!

DAVID CATES, BA, MAcc ’05, CPA
President & CEO, Denison Mines
denisonmines.com

IMPACT of education:
The MAcc and co-op were catalysts for my career progression. These competitive advantages allowed me to leverage my academic and professional experiences to build my career quickly and dramatically.

ADVICE to students:
I can’t imagine a school or a program that could offer students more leverage than SAF. If you want a career in finance, accounting, or tax, SAF will put you on the direct line to achieving this objective. Choose SAF and make a leap rather than just a first step toward your career goals!
MENG WANG, BAFM ’12, 2015 SAF Young Alumni Award Winner Operations and Logistics Manager, Uber uber.com

IMPACT of education:
The combination of technical and business skills and leadership qualities I picked up at SAF have afforded me the flexibility to explore and excel in a variety of industries and career options.

ADVICE to students:
Don’t be afraid to jump off the bandwagon and carve your own path to success!

CHESTER DAWES, BMath, PDAcc ’99, CPA, CFA CFO & Treasurer, The Catalyst Capital Group Inc. catcapital.com

IMPACT of education:
My Waterloo degree provided me with an easy pathway to transition to full-time work from my co-op job at a Big 4 accounting firm. From there my career only further accelerated!

ADVICE to students:
Waterloo has an excellent reputation and brand, but it’s also a great place to meet new friends, get involved, and along the way, pick up a great education.

PAUL LANGILL, BA, MAcc ’91, CPA Executive Vice President, TD Bank Group COO, TD Securities td.com, tdsecurities.com

IMPACT of education:
My degrees gave me a strong foundational knowledge in finance and accounting. The SAF curriculum opened doors to career opportunities in every industry for me. Combined with co-op, my degrees developed critical skills that included problem solving, analytical, collaboration, presentation and communication.

ADVICE to students:
I highly recommend the AFM program. Graduates are fully prepared to become professional CPAs, and are highly regarded within the business community for being knowledgeable, experienced, hard-working, and collaborative professionals.

NOTE: The degree granted for Accounting studies at Waterloo changed from a Bachelor of Arts in Accounting (BA) to Bachelor of Accounting and Financial Management (BAFM) in 2008.
# Programs offered through the School of Accounting and Finance

<table>
<thead>
<tr>
<th></th>
<th>ACCOUNTING AND FINANCIAL MANAGEMENT (AFM)</th>
<th>COMPUTING AND FINANCIAL MANAGEMENT (CFM)</th>
<th>MATHEMATICS/CPA</th>
<th>BIOTECHNOLOGY/CPA</th>
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<tbody>
<tr>
<td><strong>System of study</strong></td>
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<td><strong>Total length of program</strong></td>
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<td>4 2/3 years</td>
<td>4 1/3 years</td>
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</tr>
<tr>
<td><strong>Total number of academic terms</strong></td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td><strong>Number of co-op work terms</strong></td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td><strong>Number of courses</strong></td>
<td>40</td>
<td>40</td>
<td>41</td>
<td>42</td>
</tr>
<tr>
<td><strong>Year 1 courses – common</strong></td>
<td>1 Financial Accounting + 1 Managerial Accounting + 1 Business</td>
<td>1 Financial Accounting + 1 Managerial Accounting + 1 Business</td>
<td>1 Financial Accounting + 1 Managerial Accounting + 1 Business</td>
<td>1 Financial Accounting + 1 Managerial Accounting + 1 Business</td>
</tr>
<tr>
<td><strong>Year 1 courses</strong></td>
<td>1 Finance</td>
<td>1 Finance</td>
<td>4 Math</td>
<td>2 Biology</td>
</tr>
<tr>
<td></td>
<td>2 Economics</td>
<td>2 Computer Science</td>
<td>1 Computer Science</td>
<td>2 Chemistry</td>
</tr>
<tr>
<td></td>
<td>2 Math</td>
<td>4 Math</td>
<td>1 Economics</td>
<td>1 Math</td>
</tr>
<tr>
<td></td>
<td>1 Integrative Learning</td>
<td>1 Integrative Learning</td>
<td>1 Integrative Learning</td>
<td>1 Economics</td>
</tr>
<tr>
<td></td>
<td>1 Elective</td>
<td></td>
<td></td>
<td>1 Integrative Learning</td>
</tr>
<tr>
<td><strong>Designation paths available</strong></td>
<td>CPA, CSC, CPA</td>
<td>CFA, CSC, ISP, ITCP</td>
<td>CPA</td>
<td>CPA</td>
</tr>
<tr>
<td><strong>Number of first-year spots</strong></td>
<td>300</td>
<td>40</td>
<td>55</td>
<td>10</td>
</tr>
<tr>
<td><strong>Degree earned</strong></td>
<td>BAFM</td>
<td>BCFM</td>
<td>BMATH</td>
<td>BSc</td>
</tr>
<tr>
<td><strong>OUAC application code</strong></td>
<td>WXY</td>
<td>WCF</td>
<td>WN</td>
<td>VSA</td>
</tr>
<tr>
<td><strong>Post graduate options</strong></td>
<td>Mac, MTax, PhD</td>
<td>MOF, MMath, PhD</td>
<td>Mac, MTax, PhD</td>
<td>Mac, MTax, PhD</td>
</tr>
<tr>
<td><strong>Find out more</strong></td>
<td><a href="http://uwaterloo.ca/saf/afm">uwaterloo.ca/saf/afm</a></td>
<td><a href="http://uwaterloo.ca/cfm">uwaterloo.ca/cfm</a></td>
<td><a href="http://uwaterloo.ca/math/math-cpa">uwaterloo.ca/math/math-cpa</a></td>
<td><a href="http://uwaterloo.ca/science/biotech-cpa">uwaterloo.ca/science/biotech-cpa</a></td>
</tr>
<tr>
<td><strong>Request a brochure</strong></td>
<td><a href="http://uwaterloo.ca/findoutmore/request">uwaterloo.ca/findoutmore/request</a></td>
<td><img src="image.png" alt="Image" /></td>
<td><img src="image.png" alt="Image" /></td>
<td><img src="image.png" alt="Image" /></td>
</tr>
</tbody>
</table>

**Admission requirements**

<table>
<thead>
<tr>
<th>Required courses</th>
<th>6 Grade 12 U or M courses including:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required courses</td>
<td>12 U English (min 75%)</td>
</tr>
<tr>
<td>Required courses</td>
<td>12 U Adv Functions (min 75%)</td>
</tr>
<tr>
<td>Required courses</td>
<td>12 U Calculus &amp; Vectors (min 75%)</td>
</tr>
<tr>
<td>Required courses</td>
<td>12 U English (min 75%)</td>
</tr>
<tr>
<td>Required courses</td>
<td>12 U Adv Functions</td>
</tr>
<tr>
<td>Required courses</td>
<td>12 U Calculus &amp; Vectors</td>
</tr>
<tr>
<td>Required courses</td>
<td>1 other 12 U course</td>
</tr>
<tr>
<td>Admission average</td>
<td>mid-80s</td>
</tr>
<tr>
<td>Other requirements</td>
<td>low 90s</td>
</tr>
<tr>
<td>Other requirements</td>
<td>high 80s</td>
</tr>
<tr>
<td>Other requirements</td>
<td>low 90s</td>
</tr>
</tbody>
</table>

*Recommended. May be required for certain scholarship decisions*

## Accounting and Financial Management Admissions Assessment (AFMAA)

The AFMAA is an online assessment to be completed after submission of your application. AFM applicants will be provided with questions that will cover a number of topic areas that may include academic performance, extra-curricular activities, leadership, community involvement, or interest in the study of accounting and finance.

For more details about the AFMAA, including deadlines for Early Offer of Admission consideration, visit [uwaterloo.ca/saf/AFMAA](http://uwaterloo.ca/saf/AFMAA).
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 the SAF programs increase after first year. Take some time to prepare a realistic budget and to understand the resources available to you.

Find out more about tuition costs at uwaterloo.ca/find-out-more/finance/stuudent-financial-services/​tuition-fee-schedules.

the co-op advantage

In addition to the valuable experience and networks you’ll develop in your SAF co-op work terms, you’ll earn a salary to help finance your education. AFM, Biotech/CPA, and Math/CPA students earn between $40,000 to $88,000 in 4 work terms. CFM students earn between $52,000 to $120,000 in 6 work terms. Read more about how experience matters for all SAF students on pages 8 and 9.

scholarships and bursaries

There are a number of scholarships and bursaries available to SAF students.

Waterloo scholarships and financial aid

<table>
<thead>
<tr>
<th>SCHOLARSHIPS – BASED ON ACADEMIC ACHIEVEMENT</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>President’s Scholarship of Distinction (95% or higher)</td>
<td>$2,000 for your first year – plus up to $3,000 available in upper years</td>
</tr>
<tr>
<td>President’s and Merit Scholarships (90-94.9% = $2,000; 85-89.9% = $1,000)</td>
<td>$1,000 or $2,000 for your first year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL AID – BASED ON NEED</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterloo Entrance Bursaries</td>
<td>$500-$4,000 for your first year</td>
</tr>
<tr>
<td>Ontario Student Assistance Program (OSAP)</td>
<td>As determined by OSAP</td>
</tr>
</tbody>
</table>

SAF Fellowships, scholarships, and bursaries

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

» AFM Fellowship program – Interview required. Applicants are selected based on their academic record, performance in the AFMAA, and their AIF. Learn more at uwaterloo.ca/saf/afm-fellowship.

» KRONOS Scholarship – Full scholarship valued at $62,000 over 4 years. Application required. Learn more at: uwaterloo.ca/saf/saf-scholarships.

» SAF entrance scholarships – You’ll automatically be considered for one of many entrance scholarships.

» SAF upper-year scholarships – Are based on academic merit and extra-curricular achievements. Additional application may be required.

Find out how to finance your education at uwaterloo.ca/saf/afm, uwaterloo.ca/cfm, uwaterloo.ca/math, and uwaterloo.ca/science.

english language requirement

You must MEET or EXCEED the minimum scores required for ONE of the options below if:

» your 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.

<table>
<thead>
<tr>
<th>OPTION 1</th>
<th>OPTION 2</th>
<th>OPTION 3</th>
<th>OPTION 4</th>
<th>OPTION 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet-based TOEFL</td>
<td>IELTS</td>
<td>MELAB</td>
<td>CAEL</td>
<td>PTE (Academic)</td>
</tr>
<tr>
<td>90; writing: 25; speaking: 25</td>
<td>6.5 overall; 6.5 writing; 6.5 speaking; 6.5 reading; 6.5 listening</td>
<td>88 per section; 70 overall; 70 per band; 70 speaking</td>
<td>70 overall; 60 per band; 70 writing; 70 speaking</td>
<td>65 overall; 65 writing; 65 speaking</td>
</tr>
</tbody>
</table>

Details about conditions, exemptions, and alternatives: uwaterloo.ca/findoutmore/elr.
CONTACT US

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mathinfo@uwaterloo.ca
uwaterloo.ca/math/math-cpa

DIANA KIM
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uwaterloo.ca/science/biotech-cpa

Come for a Visit

Fall Open House
November 5, 2016

March Break Open House
March 18, 2017

Apply to Waterloo
www.ouac.on.ca

Campus and residence tours
519-888-4567, ext. 33614
uwaterloo.ca/findoutmore/visit-us

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.
AFM Fellowship Program

Supporting and enriching exceptional undergraduate AFM students

The AFM Fellowship 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 and work experience with the added benefit of financial compensation.

Fellows are named after an Honouree – an alumnus who exemplifies the spirit of the AFM program. Honourees can be a living example of a successful career, provide guidance, or offer advice to his/her Fellow.

Selection process:

AFM applicants who have received 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) Admission Information Form (AIF).

Fellowship benefits:

» Receive financial support of up to $9,000 over 4 years.

» Gain professional development through specialized workshops, conferences, seminars, and Leadership and Ambassador training.

» Build your résumé with roles as a teaching assistant and research assistant. Or get involved in special projects, Peer Leadership, and the Academic Coaching Centre.

» Be recognized as an outstanding AFM student through the SAF Awards Night.
# to-do list

Keep track of what you need to do during the application process for:

## Accounting and Financial Management (AFM)

<table>
<thead>
<tr>
<th>DATE</th>
<th>COMPLETED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply to AFM**</td>
<td>February 8, 2017</td>
</tr>
<tr>
<td>Admissions Information Form**</td>
<td>March 1, 2017</td>
</tr>
<tr>
<td>English Language Requirement</td>
<td>March 1, 2017</td>
</tr>
<tr>
<td>Complete the AFMAA**</td>
<td>March 1, 2017</td>
</tr>
<tr>
<td>Supporting documents for AFM**</td>
<td>March 1, 2017</td>
</tr>
<tr>
<td>Fellowship Interviews**</td>
<td>May 2017</td>
</tr>
<tr>
<td>Waterloo Bursary Applications</td>
<td>April 15, 2017</td>
</tr>
<tr>
<td>Admission decisions made by*</td>
<td>May 19, 2017</td>
</tr>
<tr>
<td>Confirm acceptance</td>
<td>June 1, 2017</td>
</tr>
<tr>
<td>Apply for OSAP</td>
<td>June 15, 2017</td>
</tr>
</tbody>
</table>

* Dates may vary for international or non-OSS students
** Deadlines for Early Offer consideration are listed at uwaterloo.ca/saf/AFMAA
*** Scheduled date(s) for Fellowship Interviews are listed at uwaterloo.ca/saf/Fellowship

## Computing and Financial Management (CFM), Math/CPA, Biotech/CPA

<table>
<thead>
<tr>
<th>DATE</th>
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</tr>
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<tbody>
<tr>
<td>Application</td>
<td>March 31, 2017</td>
</tr>
<tr>
<td>Admissions Information Form</td>
<td>March 12, 2017</td>
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<tr>
<td>English Language Requirement</td>
<td>April 1, 2017</td>
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<tr>
<td>Supporting documents</td>
<td>April 1, 2017</td>
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<tr>
<td>Canadian Computing Competition</td>
<td>February 22, 2017</td>
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<tr>
<td>Euclid Mathematics Contest</td>
<td>April 6, 2017</td>
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<tr>
<td>Waterloo Bursary Applications</td>
<td>April 15, 2017</td>
</tr>
<tr>
<td>Admission decisions made by*</td>
<td>May 19, 2017</td>
</tr>
<tr>
<td>Confirm acceptance</td>
<td>June 1, 2017</td>
</tr>
<tr>
<td>Apply for OSAP</td>
<td>June 15, 2017</td>
</tr>
</tbody>
</table>

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** Deadlines for Early Offer consideration are listed at uwaterloo.ca/saf/AFMAA
*** Scheduled date(s) for Fellowship Interviews are listed at uwaterloo.ca/saf/Fellowship

Your professional careers start here!