Comprehensive Program Review Report
Academic Program Name: AS Fin Tech
School:Computing
Department: Information Technology
CPR Review Schedule AY24-25
 Provosts Response:

The Associate of Science in Financial Technology has demonstrated impressive early growth and strong alignment with institutional priorities and workforce demand. As part of the USG's eMajor initiative, the program leverages statewide collaboration and fully online delivery to expand access and create flexible, stackable pathways into high-demand careers. The curriculum is intentionally designed to support transfer into related bachelor's degree programs, including those in Information Technology, Business, and Applied AI, while providing students with immediately applicable skills in data security, mobile payments, and digital banking systems.

Strategic partnerships, including those with financial institutions and USG's FinTech Academy, further enhance the program's value, offering students clear career pathways and practical experience. I strongly support the continued development of the AS in FinTech and encourage efforts to further integrate industry-aligned credentials, student advising, and marketing to sustain momentum. This program plays a vital role in meeting regional workforce needs and advancing MGA's mission to provide innovative, career-ready academic programs.

Categorical Summation

Check any of the following to categorically describe action(s) the institution will take concerning this program.
☐ Program MEETS Institution's Criteria
X Program is critical to the institutional mission and will be retained.
☐ Program is critical to the institutional mission and is growing or a high demand field and thus will be enhanced.
☐ Program PARTIALLY MEETS Institution's Criteria and will be re-evaluated in
☐ Program DOES NOT MEET Institution's Criteria
☐ Program will be placed on a 1 year monitoring status.
☐ Program will undergo substantive curricular revisions.
☐ Program will be deactivated.
☐ Program will be voluntarily terminated.
☐ Other (identify/add text):

Provost or VPAA Signature: Date:

9/10/25

Comprehensive Program Review

AY 2024 – 2025

Institution: Middle Georgia State University

Academic Program: A.S. in Financial Technology

College or School: School of Computing

Department: Department of Information Technology

CIP Code: 30.7104

Date of Last Internal Review: Spring 2024

Faculty Completing Report: Jed Edge

Current Date: April 4, 2025

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[1] Data retrieved from MGA Dashboard
[2] National Center for O*NET Development. *O*NET OnLine*. Retrieved from https://www.onetonline.org/
[3] GDOL Labor Market Explore Website. Retrieved from https://explorer.gdol.ga.gov/vosnet/Default.aspx?plang=E

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Executive Summary

The Associate of Science in Financial Technology (A.S. in FinTech) at Middle Georgia State University is a flexible, career-focused degree that prepares students for entry-level roles in digital finance, data analytics, and FinTech support, while also serving as a transfer pathway into related bachelor's programs. Developed in partnership with the Georgia FinTech Academy and aligned with University System of Georgia (USG) initiatives, the program reflects MGA's mission to support economic development, workforce readiness, and academic access through technology-driven education.

Since its inception in Fall 2020, the program has experienced significant growth in enrollment, increasing by 291.67% over five years from 12 students to 47 in Fall 2024. Most of this growth has come through online and dual enrollment pathways. With five-year totals reflecting a lag between initial enrollment growth and program completion, graduation numbers have remained modest. However, the current upward trend is expected to continue as newer cohorts reach completion. Students in the program have maintained a strong average GPA of 3.91, and all four Student Learning Outcomes (SLOs) assessed in Spring 2024 met or exceeded expectations, with 100% of students achieving satisfactory or higher performance.

In response to evolving industry needs, the program underwent a curriculum redesign, integrating updated content in line with industry treads. Online delivery has also been enhanced through the use of interactive labs, simulations, and asynchronous instruction, ensuring both accessibility and alignment with FinTech industry practices. Faculty development and instructional design improvements have supported the program's continued success and responsiveness to employer expectations.

Labor market data confirms the relevance of the degree. Roles such as financial analysts, data scientists, and financial managers are all projected to grow by double digits in Georgia through 2030, with strong median salaries ranging from 83,610 to 159,620 in Georgia. While only one other USG institution reported awarding a FinTech associate degree in 2022–2023, this presents MGA with a unique opportunity to serve regional needs and expand its influence in this high-growth sector.

Looking forward, the program will focus on increasing enrollment both online and on campus by expanding partnerships with high schools and advising networks, and on improving graduation and retention rates through targeted student support and advising. These efforts will ensure that the A.S. in FinTech continues to serve as a critical entry point into Georgia's FinTech workforce and academic ecosystem, while supporting MGA's broader goals for innovation, affordability, and student success.

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1. Program Purpose and Mission

The Associate of Science in Financial Technology (A.S. in FinTech) at Middle Georgia State University (MGA) is designed to prepare students for entry-level careers in the rapidly evolving FinTech sector, while also creating a seamless transfer pathway into related bachelor's degree programs. The FinTech programs are available online through eCampus, in partnership with the Georgia FinTech Academy. The 2000 level courses are currently taught by faculty at Middle Georgia State University. The program blends foundational coursework in business, information technology, and finance with targeted FinTech-specific instruction, including topics such as financial systems, digital payments, and data analytics. By providing both technical and professional skills, the A.S. in FinTech equips students to succeed in high-demand roles such as FinTech support specialists, fraud analysts, and financial data technicians.

The mission of the FinTech program directly aligns with MGA's institutional mission to produce lifelong learners who are prepared for careers that contribute to the region's economic development. The program supports the university's emphasis on workforce readiness and access by offering students a flexible, skills-based curriculum that can lead directly to employment or continued study at the baccalaureate level. The FinTech program also reflects statewide strategic priorities by contributing to the University System of Georgia's (USG) goal of growing a talent pipeline for Georgia's rapidly expanding FinTech industry that is one of the largest in the nation. Through applied learning, industry-informed content, and transfer-focused design, the A.S. in FinTech serves as both a career launchpad and an academic bridge to further educational and professional advancement.

2. Program Overview: Age, Tracks, and Concentrations

The A.S. in FinTech is a relatively new offering at MGA, beginning in 2017 and developed in response to the USG's initiative to expand academic pathways into Georgia's rapidly growing FinTech sector. The program was designed in alignment with system-wide curriculum guidelines and first implemented in Fall 2020. It serves as both a standalone, workforce-oriented credential and a transfer degree into four-year programs in Information Technology, Business, or related fields, such as MGA's B.S. in Information Technology or B.S. in Business Administration with a concentration in FinTech.

The curriculum consists of a blend of general education and core courses that provide a strong foundation in mathematics, computing, and business communication, alongside specialized coursework in financial technology systems, programming, and digital transactions. Although the A.S. in FinTech does not include formal concentrations or tracks, students may tailor their academic experience through elective options and guided pathways aligned with their intended bachelor's program or career goals. The structure of the program allows for flexibility, with all FinTech-specific courses available in an online format, ensuring accessibility for traditional and non-traditional students across the state. The program's design supports USG goals for transferability, career readiness, and economic competitiveness, and continues to evolve in response to feedback from employers, students, and faculty stakeholders.

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3. Accreditation Information/Status

The A.S. in Financial Technology is covered under Middle Georgia State University's institutional accreditation by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC). While there is no program-specific accreditation for associate-level FinTech degrees, the curriculum is closely aligned with industry standards and guided by workforce needs outlined by the University System of Georgia.

Student Learning Outcomes (SLOs) are assessed annually using established performance indicators, with a target benchmark of 80% of students achieving a rating of "Satisfactory" or higher. In the most recent cycle (Spring 2024), four SLOs were assessed using a comprehensive written assignment in FTA 2440 – Mobile Payment Systems. Students were asked to analyze a selected mobile payment platform from a business and technological perspective.

Assessment results were as follows:

- **SLO 1**: Examine FinTech industry trends and disruptive information-related technologies – 100% met benchmark

- **SLO 2**: Assess the breadth and depth of systems used in the financial services industry – 100% met benchmark

- **SLO 3**: Identify the interaction between technological innovation and financial service providers – 100% met benchmark

- **SLO 4**: Explore contemporary issues in blockchain, AI, crypto assets, and compliance – 100% met benchmark

Given the high achievement across all outcomes, no changes were recommended at this time, though faculty will continue to monitor results as enrollment increases and the program evolves. These outcomes confirm that students are meeting key learning objectives and developing foundational competencies aligned with the FinTech industry.

4. Methods of Delivery

The A.S. in Financial Technology is designed to provide students with maximum flexibility and accessibility, supporting both immediate workforce entry and seamless transfer to four-year programs. To meet the needs of a diverse student population, including traditional freshmen, part-time students, and working adults, the program is offered fully online, with asynchronous course delivery that allows students to progress through the curriculum without fixed meeting times. This modality aligns with MGA's broader strategic goals around increasing access to higher education, especially for non-traditional and rural students.

In addition to the fully online format, some general education and elective courses are available in face-to-face or hybrid formats across MGA campuses, including Macon, Cochran, and Warner Robins. While FinTech-specific courses are currently offered only online, this structure enables students to customize their learning experience based on personal schedules and preferred

learning environments. The online delivery format also aligns with industry trends in FinTech, where digital fluency, remote collaboration, and virtual platforms are foundational to career readiness. As the program continues to grow, the department will assess opportunities for expanding delivery options and learning support to ensure student success across all modalities.

5. Enrollment and Graduation Trends

5.1 Enrollment (Fall 2020 – Fall 2024)[1]

Since its launch in Fall 2020, the A.S. in Financial Technology has experienced steady enrollment growth, particularly in its online format. Total program enrollment increased from 12 students in Fall 2020 to 47 students in Fall 2024, representing a 216.67% increase over the five-year period. Most significant growth has been with dual enrollment students as there was 0 enrollment in this population from Summer 2020 – Spring 2022 and 26 in Fall 2024[1]. Online enrollment accounts for the vast majority of students, with 27 out of 38 students enrolled in the online modality as of Fall 2024. This reflects the program's accessibility and its alignment with the needs of part-time, working, and non-traditional students seeking flexible academic options in a high-demand field.

Campus	Fall 2020	Fall 2021	Fall 2022	Fall 2023	Fall 2024	5 YR Growth	Fall 2020 compared to Fall 2024 only
Macon	0	1	2	2	0	0	0
Cochran	1	0	5	4	6	500%	500%
Warner Robins	1	1	0	2	1	0	0
Dublin	0	0	0	1	2	100%	100%
Eastman	0	0	0	0	0	0	0
Online	10	7	14	21	27	170%	170%
Off Campus	0	0	2	2	2	0	0
Total	12	9	23	32	38	216.67%	216.67%

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5.2 Graduates (AY 2020 – AY 2024)[1]

After an initial decline following AY2020, graduation rates are starting to trend upwards. Graduation numbers may still increase for AY2024 as Spring and Summer conferrals are added. These numbers are expected to trend upward enrollment continues to trend upward. Currently, there is a approximately a three lag in this data based on the current average time to completion statistics[1].

AY 2020	AY 2021	AY 2022	AY 2023	AY 2024	5 YR Growth	AY2020 compared to AY2024 only*
4	1	2	2	1*	-200%	-200%

*Does not include Spring 2025 or Summer 2025

Overall, both enrollment and graduation trends point to increasing visibility and viability of the A.S. in Financial Technology program. As employer demand and student interest in FinTech continue to grow statewide, the program is well positioned to serve as a key entry point into this fast-moving sector.

6. Changes Since Last Review

Since the last comprehensive program review, the A.S. in Financial Technology has undergone several meaningful changes aimed at improving student outcomes, supporting enrollment growth, and maintaining relevance in a fast-evolving industry. One of the most significant updates was the redesign of the program curriculum, which was completed to better align with current trends in the financial technology sector. This redesign emphasized practical, industry-relevant competencies such as digital payments, web application fundamentals, and financial data analytics. The updated course structure streamlines student progression while offering content that reflects the technologies and platforms shaping modern financial services.

In addition to the curriculum redesign, the program has experienced substantial growth in online enrollment, which now accounts for the vast majority of students. This expansion has led to enhancements in digital course delivery, including the incorporation of interactive tools, video demonstrations, and virtual labs to simulate real-world financial technology environments. The program has also strengthened the integration between FinTech-specific coursework and broader foundational studies in IT and business, helping students prepare for both employment and seamless transfer into bachelor's degree programs.

7. Benchmarks of Progress

The A.S. in Financial Technology program has demonstrated steady progress since its inception, particularly in areas of enrollment growth. Over a five-year period, total enrollment increased by 291.67%, growing from 12 students in Fall 2020 to 47 students in Fall 2024. Much of this growth has occurred in the online modality and with the dual enrollment student population. Graduation trends also show upward momentum. The program has produced slow but steady increases in

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graduation rates after an initial drop in 2020. These numbers are expected to increase as cohorts with higher enrollment numbers progress through the program. While small in absolute numbers, this graduate growth represents increasing program maturity and improved student retention and progression.

Academic quality remains strong, as reflected in both GPA and outcome assessment data. Students completing the program maintain a high average GPA of 3.91, and all four Student Learning Outcomes (SLOs) assessed in Spring 2024 met or exceeded the 80% benchmark, with 100% of students achieving a rating of "Satisfactory" or higher. The outcomes assessed focused on industry awareness, technological innovation, system evaluation, and regulatory trends—core competencies for success in FinTech.

8. Plans for Action

The A.S. in Financial Technology program has identified two primary goals for the next review cycle, both aimed at strengthening the program's impact and long-term sustainability. The first goal is to increase enrollment both online and on campus by expanding outreach, building awareness, and improving access. Specific strategies will include targeted marketing campaigns that highlight the program's alignment with Georgia's thriving FinTech sector, collaboration with high school dual enrollment and career pathway programs, and continued partnership with academic advising to ensure students understand how the A.S. in FinTech fits into transfer pathways and long-term career goals. In addition, the program will explore opportunities to grow face-to-face enrollment through increased course offerings at the Macon and Warner Robins campuses, giving students more flexibility in how they begin or complete the program.

The second goal is to improve retention and graduation rates by enhancing student support and streamlining academic progression. This includes proactive advising, improved degree planning tools, and early-alert systems to identify and assist students who may be at risk of falling behind. The program will also continue refining its curriculum to ensure a clear and efficient path to completion while integrating career-aligned skills and credentials. By prioritizing student success at every stage, the A.S. in Financial Technology program aims to boost the number of students who not only enroll but persist and graduate, whether they move directly into the workforce or transfer to a bachelor's program.

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9. Shifting Trends, Market Forces, and Workforce Alignment

Occupation	Outlook	Current Employment	% Growth	Average Salary	Future Earnings Potential
Financial Managers	Bright Outlook – This occupation is expected to grow rapidly.[2]	975,300 (US, 2023)[2] 22,730 (GA, 2020)[2]	17% (US, 2020-30)[2] 28% (GA, 2020-30)[2]	US Median = $156,100[2] GA Median = $159,620[2] Macon Median = $114,450[2]	$69,464 (GA-Entry)[3] $158,841 (GA – Exp.)[3]
Financial and Investment Analysts	Bright Outlook – This occupation is expected to grow rapidly.[2]	380,500 (US, 2023)[2] 17,780 (GA, 2020)[2]	10% (US, 2020-30)[2] 15% (GA, 2020-30)[2]	US Median = $99,010[2] GA Median = $83,610[2] Macon Median = $88,620[2]	$56,673 (GA-Entry)[3] $97,020 (GA – Exp.)[3]
Data Scientist	Bright Outlook – This occupation is expected to grow rapidly.[2]	202,900 (US, 2023)[2] 3,030 (GA, 2020)[2]	36% (US, 2020-30)[2] 35% (GA, 2020-30)[2]	US Median = $108,020[2] GA Median = $100,950[2] Macon Median = $94,120[2]	$62,074 (GA-Entry)[3] $107,587 (GA – Exp.)[3]

9.1 Supply and Competitor Programs

According to the most recent IPEDS data (2022–2023), only one other institution (Atlanta Metropolitan State College) reported awarding a degree in the A.S. in Financial Technology (CIP 30.7104), with just one graduate. A second institution, East Georgia State College, offers a program under the same CIP code, but did not report graduate data to IPEDS. Importantly, neither of these institutions are located within MGA's service area, positioning MGA's A.S. in FinTech as one of the few accessible and regionally relevant options for students in central Georgia seeking academic pathways into this high-growth field. This limited competition presents an opportunity for MGA to continue growing its FinTech program, especially by promoting its alignment with USG transfer pathways and Georgia's booming financial technology sector.

Similar or Related Degrees/Programs	CIP Code	Supply* (Graduates/Completers)	Competitor Institutions**
AS in Financial Tech.	30.7104	1 (2022-23, IPEDS)	Atlanta Metro State College
AS in Financial Tech.	30.7104	No data in IPEDS	East Georgia State College

Supply = Number of program graduates last year within the study area

**Competitors = List other USG institutions that offer this program of a similar program in the area*

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9.2 Labor Market Outlook

Employment projections for FinTech-related occupations remain strong, reflecting a strong "bright outlook" in O*NET data. In Georgia, financial managers are expected to grow by 28% through 2030, above the national rate, offering a median salary of $114,450 for the Macon area. Financial and investment analysts are projected to grow by 15% in Georgia, with median wages of $83,610 statewide and $88,620 in Macon. The fastest-growing role, data scientist, is projected to expand by 35% in Georgia, with a median salary of $100,950 and entry-level earnings near $62,074. Demand for data-literate professionals reinforces the program's focus on analytics and digital tools.

9.3 Local and Regional Impact

With Georgia positioned as one of the top FinTech hubs in the country, the A.S. in Financial Technology plays a strategic role in cultivating entry-level talent to support the state's innovation economy. Although many FinTech firms are based in metro Atlanta, opportunities are increasingly emerging across the state, including in Middle Georgia, where financial institutions, credit unions, insurance companies, and government agencies are seeking employees with digital finance and analytics skills.

The program's fully online format has enabled it to reach students across the region and beyond, while the addition of on-campus enrollments provides localized options for students who prefer in-person learning. By building foundational skills and promoting transfer readiness, the A.S. in FinTech supports not only statewide economic competitiveness but also local workforce pipelines, particularly in finance, cybersecurity, and analytics-driven roles.

10. Conclusion

The A.S. in FinTech continues to grow in relevance. Its evolution has been influenced by demands of Georgia's FinTech industry and determination to deliver flexible, career-ready academic pathways for students. With a 291.67% increase in enrollment since Fall 2020, the program has established itself as a valuable entry point into high-demand careers in finance, data analysis, and digital technology. Recent enhancements have strengthened the program's alignment with labor market needs and student success. While most students currently enroll online, new on-campus sections have seen growth, broadening access and supporting the university's strategic goals for regional engagement.

Looking ahead, the program will focus on increasing enrollment, particularly through outreach and advising, and improving retention and graduation rates through enhanced academic support. With strong employer demand and limited competition within the region, the A.S. in Financial Technology is well positioned to expand its reach and continue preparing students for success in Georgia's growing FinTech ecosystem, either as workforce-ready professionals or transfer students pursuing advanced degrees.

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Appendix

2024 Assessment Summary

AS in FinTech

SLO#	Course/Instructor	Term	Measure	#Assessed	Target	%Met/Exceed
SLO 1 - Examine Fintech industry trends and disruptive information-related technologies.	FTA 2440 / Hill	Spring 24	Written Assessment	6 - Online	80%	100%
SLO 2 - Assess the breadth and depth of systems used in the financial services industry.	FTA 2440 / Hill	Spring 24	Written Assessment	6 - Online	80%	100%
SLO 3 - Identify the interaction between technological innovation and financial service providers.	FTA 2440 / Hill	Spring 24	Written Assessment	6 - Online	80%	100%
SLO 4 - Explore contemporary issues in blockchain, artificial intelligence and machine learning, crypto assets, ethics, regulation, and compliance procedures within the FinTech industry.	FTA 2440 / Hill	Spring 24	Written Assessment	6 - Online	80%	100%

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IEB's Comprehensive Program Review Rubric and Evaluation

Date Reviewed:

Program Reviewed: AS Financial Technology

Contextual Notes: Summarize any demographic or environmental factors described in the introduction that might significantly impact assessment of the program
The current version of the program started in 2020; a previous version was begun in 2017.
While enrollment rates are well above benchmark, graduation is not. Based on the 2020 current program start date and the 3-year data lag, graduation rates are expected to rise soon.

Area of Focus	Exemplary Area	Satisfactory Area	Area of Concern	No Evidence	Notes
Enrollment	*This **program** has significantly positive enrollment trends and robust credit hour production*	*This **program** has stable or moderately positive enrollment trends and healthy credit hour production*	*This **program** has negative enrollment trends and weak credit hour production*		Enrollment dropped in 2021, but has been rising each year since. 2020-12, 2021-9, 2022-23, 2023-32, 2024- 38 5-yr annual avg growth: 33.4% 5-yr change: 216.7%

IEB's Comprehensive Program Review Rubric and Evaluation

Graduation Trends	*Three year rolling average greatly exceeds USG minimum benchmark for degrees conferred*	*Three year rolling average meets or exceeds USG minimum benchmark for degrees conferred*	==Graduation rates dropped in 2021 and have remained low but stable since.== ==4 graduates in 2020; 1-2 every year Fall 2021-Fall 2025.== This rate has never risen to the benchmark rate.		Current numbers do not include Spring or Summer 2025. Based on the program beginning and average years to completion, the program should see a rise in graduation rates in the next year. 5-yr annual avg growth: -29.3% 5-yr change: -75.0% 3-yr rolling avg graduate: 1.7
USG benchmark: **Bachelor's Degrees**: 10 graduates/year **Graduate, Associate's or Certificates**: 5 graduates/year Programs falling under these benchmarks are designated as "low performing"					

Program Strengths of Note:

Enrollment has been trending upward the past few years; up 216% 2020 vs 2024

This is one of only two such programs in USG (Atlanta Metropolitan State College; another program is listed at East GA State but not in IPEDS data)

SLO benchmarks, all consistently met over the review period

Areas of Concern:

Despite its steady enrollment growth over the last five years, this program suffers from consistently low number of graduates and declining graduate trends. This program's graduate trend has never met the USG Benchmark of five graduates per year and the

recent 3-year rolling average is significantly below the USG Benchmark. This is especially concerning with the growing trend of this program's enrollment. The action plan does not include a specific direction for improving graduation rates.

Other Comments:

The program has made recent curriculum updates to strengthen student readiness for a career or easy transfer to the Bachelor's

Comprehensive Program Review Report

Academic Program Name: AS FinTech

College or School: Computing

Department:

Date of Last Internal Review: Sprin 2025

Outcome of Previous Program Review (brief narrative statement, if applicable):

Current Date: 5/28.2025

Executive Summary: *Provide a summary related to the academic program's **quality, viability, and productivity of efforts** in **teaching and learning**, **scholarship**, **and service** as appropriate to the institution's mission. If this is the initial review of the program address how the program is/is not meeting the enrollment and credit hour projects contained in the original program proposal.*

Enrollment has been trending upward for the past few years; up 216% 2020 vs 2024
This is one of only two such programs in USG (Atlanta Metropolitan State College; another program is listed at East GA State but not in IPEDS data)

The program has made recent curriculum updates to strengthen student readiness for a career or easy transfer to the Bachelor's

Categorical Summation

Check any of the following to categorically describe action(s) the institution will take concerning this program. *Include a statement of plans for action based on the overall categorical summation contained in this section.*

☒ Program MEETS Institution's Criteria (also indicate 1 subcategory below)

    ☐ Program is critical to the institutional mission and will be retained.
    ☒ Program is critical to the institutional mission and is growing or a high demand field and thus will be enhanced.

Required statement of plans for action:_____

☐ Program DOES NOT MEET Institution's Criteria (also indicate 1 subcategory below)

    ☐ Program will be placed on a monitoring status.
    ☐ Program will undergo substantive curricular revisions.
    ☐ Program will be deactivated.
    ☐ Program will be voluntarily terminated.
    ☐ Other (identify/add text):

Required statement of plans for action:_____

Academic Dean Signature:
Dean of Graduate Studies Signature (when applicable):

Date: 5/28/25