DISCOVER YOUR STORY IN MATHEMATICS, BUSINESS, AND ACCOUNTING
Set yourself up for future success with math, business, and accounting programs that will provide the foundations for an enriching career. Whether you’re planning for a professional designation, a career in e-business or risk management, or keeping your options open, we have a program for you.

Let’s explore your story in the Faculty of Mathematics at Waterloo.

**RECOGNIZED FOR EXCELLENCE**
Ranked 11th in Canada for business and management and tied for 5th in accounting and finance. (QS World University Rankings by Subject 2022)

**EVEN MORE MATH**
Looking for more mathematics options? Check out our other brochures or visit:

[uwaterloo.ca/future/mathematics](http://uwaterloo.ca/future/mathematics)
FOLLOW YOUR CURIOUSITY

NAVYA
COMPUTING AND FINANCIAL MANAGEMENT, CO-OP
STATISTICS MINOR

Where do your diverse interests intersect? Navya says, “Studying in the Faculty of Mathematics has been an unparalleled opportunity to combine my interests in Computing and Financial Management. From exploring data science to studying scientific computation, my experience has deepened my ambition, curiosity, and spirit of intellectual inquiry.” At Waterloo, Navya has taken his learning to the next level through extracurriculars, including working on the WATonomous Self-Driving Car Project, joining FinTech Club, being a CFM student mentor, and more.

WHAT’S INSIDE

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MORE TO EXPLORE

Meet us online for more tips and stories:

Facebook: Waterloo.Math
Instagram: WaterlooMath
Twitter: WaterlooMath
CUSTOMIZE YOUR EXPERIENCE

Customize your educational experience with our various programs and find your ideal mix of math, business, and accounting. Discover which option makes sense for you.
MAKE YOUR APPLICATION STAND OUT

Interested in applying to a math, business, and accounting program at Waterloo?

Here are some tips:

TAKE THE CHALLENGE
Put your mathematical problem-solving abilities to the test and have fun doing it! Participation in contests like the Euclid and/or Canadian Senior Mathematics Contest in your final year of high school will give your application a boost and is required to be considered for scholarships. Find more information and contest dates on page 17.

GET A JUMP START
Did you know that Waterloo offers free, open courseware that can teach you new skills or supplement your programming knowledge to help you prepare for university? You'll have access to lessons designed by world-class instructors, interactive worksheets, and unlimited opportunity for practice!

BECOME A WARRIOR FOR THE DAY
Experience the Waterloo difference firsthand! Check out our facilities, hear from fellow students, and get a taste of life as a Warrior, whether through a campus visit or from home. Visit our website for information on in-person and virtual tours to see what campus life is really like.

Find your ideal mix of co-op terms and classroom experience, how many years you plan to study, and any professional designations you plan on pursuing.

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<thead>
<tr>
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<tr>
<td>Co-op only</td>
<td>Co-op only</td>
<td>Co-op or regular</td>
<td>Co-op or regular</td>
<td>Co-op or regular</td>
<td>Co-op only</td>
<td>Co-op only</td>
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</tr>
<tr>
<td>Total length of program</td>
<td>4 1/3 years (+ optional 2/3 year for MAcc)</td>
<td>5 years</td>
<td>4 2/3 years (co-op)</td>
<td>3 2/3 years (regular)</td>
<td>4 2/3 years (co-op)</td>
<td>3 2/3 years (regular)</td>
<td>4 2/3 years</td>
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<tr>
<td>Number of study terms</td>
<td>8 (+ optional 2 for MAcc)</td>
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<td>8</td>
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<td>8</td>
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<tr>
<td>Number of work terms</td>
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<td>40</td>
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<td>4</td>
<td>4</td>
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<td>3-4</td>
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<td>Approximate number of spaces</td>
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<td>60</td>
<td>135</td>
<td>Choose in second year</td>
<td>45</td>
<td>50</td>
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<tr>
<td>Degree earned</td>
<td>Honours BMath, Co-op (leads to optional MAcc)</td>
<td>Honours BMath, Co-op (Waterloo), Honours BBA (Laurier)</td>
<td>Honours BMath (regular or co-op)</td>
<td>Honours BMath (regular or co-op)</td>
<td>Honours BMath (regular or co-op)</td>
<td>Honours BCFM, Co-op</td>
<td>Honours BCS, Co-op (Waterloo), Honours BBA (Laurier)</td>
</tr>
<tr>
<td>Professional designation path</td>
<td>CPA</td>
<td>CPA (Laurier), CFA (Laurier)</td>
<td>CFA/PRM</td>
<td>CFA</td>
<td>CPA (Laurier), CFA (Laurier)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

uwaterloo.ca/mathematics-online-learning

uwaterloo.ca/math/campus-tours
CO-OP EXPERIENCE THAT ADDS UP

7,500+ employers across the globe

#1 in Canada for experiential learning
(Maclean’s Student Satisfaction Ranking – Comprehensive Universities 2022)
Get ahead of the competition with experiences that can help you define your future. Waterloo revolutionized experiential learning with the groundbreaking concept of co-operative education and continues to lead the way. You can explore potential careers, build your network, and master new skills. You’ll earn a salary, graduate with a top degree, and have up to two years of relevant work experience on your résumé.

HOW CO-OP WORKS
You’ll alternate between study and work terms to gain experience in the classroom and workplace.

WE’RE HERE TO HELP
The Centre for Career Action is available to help you throughout your journey – for co-op and regular programs. You can get assistance polishing your résumé, help developing interview skills, and guidance on potential career paths.

EXPERIENCE MATTERS
Waterloo is a global leader in co-operative education. Sample co-op jobs include:
› Consumer intelligence business analyst
› Tax analyst
› Portfolio management intern
› Liquidity management analyst
Inspired to build something of your own?
If you have an idea, we have the resources to help. Waterloo’s unique ecosystem includes Velocity’s experiential innovation hub, Zero, The Problem Lab, and more!

Each term, Velocity’s experiential innovation hub and The Problem Lab award over $35,000 to students with creative tech ideas. Mathies have pitched ideas as diverse as they are – from food delivery to journaling apps – in front of local entrepreneurs for their chance to win a $5,000 grant or $15,000 to be used for research and development. Whatever you are working on, we have the resources to help you build for success.

innovation.uwaterloo.ca/

100% YOURS!
Waterloo’s unique creator-owned intellectual property policy: any idea you come up with while at the University is 100% yours!
Accounting that’s a step ahead. Fast track your career with one of the most technologically advanced accounting programs in Canada. Accountants increasingly depend on computer technology, statistical procedures for auditing and forecasting, and statistical methods used in data analytics. Mathematics/Chartered Professional Accountancy (Math/CPA) is the only accounting program in Canada leading to a Bachelor of Mathematics (BMath) degree. You also have the option to focus your studies with our Finance specialization.

**EXPERIENCE THE WATERLOO ACCOUNTING ADVANTAGE**

Our School of Accounting and Finance is nationally accredited by CPA Canada, meaning Math/CPA students:

- have the opportunity to gain up to 16 months of CPA-approved work experience through co-op work terms
- are exempt from the academic requirements of the CPA Professional Education Program upon completion of Waterloo’s eight-month Master of Accounting (MAcc) program.
FINANCIAL ANALYSIS AND RISK MANAGEMENT (FARM)
Joy is an integral part of WATonomous, Waterloo’s first student-run autonomous vehicle project. As a FARM student, she took charge of securing sponsorship dollars to purchase the materials that WATonomous needs to remain competitive in the ongoing SAE AutoDrive Challenge. “WATonomous is a group of motivated people working together toward a common goal,” she says. “When you finally get to see how the car navigates after all the work that went into it, it’s a great moment.”

The world of finance requires professionals with business savvy, analytical thinking, and a strong mathematical background. Stand out with a Chartered Financial Analyst (CFA) or Professional Risk Manager (PRM) designation. You can take a combination of courses in mathematics, statistics, and computer science with corporate finance, micro and macroeconomics, and other business-related courses to build a well-rounded résumé.

**CAREER POSSIBILITIES:**

- Business intelligence consultant
- Fund manager
- Financial analyst

**ACCREDITED BY THE PROFESSIONAL RISK MANAGERS’ INTERNATIONAL ASSOCIATION**

FARM/PRM Specialization students are eligible for exemption from PRMIA Professional Risk Manager Designation (PRM™) Exam I.

Recognized by the

CFA INSTITUTE
PROGRAMS

MATHEMATICS AND BUSINESS ADMINISTRATION

Build the advanced quantitative and technical skills needed to stand out in the competitive global marketplace. Courses from Waterloo’s world-class Faculty of Mathematics and Wilfrid Laurier University’s highly respected Lazaridis School of Business and Economics will give you an enviable edge. You’ll also benefit from more than 40 years of partnership with industry to choose from the largest network of employers in North America for co-op jobs to jumpstart your career.

BUSINESS ADMINISTRATION AND COMPUTER SCIENCE DOUBLE DEGREE

CO-OP ONLY

Combine your love of technology with the world of business in a co-op exclusive program. In just five years you’ll earn two degrees – a BSc degree from the University of Waterloo and a BBA degree from nearby Wilfrid Laurier University. You’ll explore software development, algorithms, data structures, and artificial intelligence while developing business skills and knowledge in brand communication, accounting, human resources, marketing, and finance. You’ll graduate highly employable, experienced, and ready to jump into your career.
Two degrees + five years = endless possibilities. This combined program will allow you to fast-track your way to the top by simultaneously earning two degrees from two outstanding universities: a BBA from Wilfrid Laurier University’s Lazaridis School of Business and Economics and a BMath from the University of Waterloo. Combine your skills and experience from courses and co-op placements to build a résumé that stands out and prepares you for your dream career.

**CAREER POSSIBILITIES:**

- Investment banking analyst
- Quantitative risk specialist
- Global equity trader

**APPLY TO BOTH UNIVERSITIES**

We recommend applying to both universities to maximize your chance of admission. The academic programs are identical regardless of which university you call home, and you’re awarded scholarships, assigned residence, and provided access to the co-op process and varsity sports at your home institution.
Enroll in Canada’s only program to combine computer science and financial management majors into one degree. Fintech is a trillion-dollar industry looking for professionals who understand sophisticated financial concepts and have the technical skills to create software tools that can solve complex problems. If you want to bring innovation to the financial sector, the Computing and Financial Management (CFM) program can provide the skills and knowledge needed to make a difference.

CAREER POSSIBILITIES:
- Equities or quantitative analyst
- Securities trader
- Software development engineer

Bridge the gap between the executive office and the IT desk by showcasing unique skills developed in the Information Technology Management (ITM) program. You’ll learn to create innovative solutions to business-related problems through mastery of systems analysis, databases, e-businesses, networks, and management information systems, alongside marketing, project management, and business statistics. Learn about the tech and business sides of the world for a balanced skill set and invaluable role in industry.

CAREER POSSIBILITIES:
- Business intelligence analyst
- E-business developer
- Project manager

INTERESTED IN ITM?
Apply to Mathematics and Business Administration and choose ITM as your major in your second year.
FORMULA FOR SUCCESS

KESHAV
COMPUTING AND FINANCIAL
MANAGEMENT, CO-OP

Keshav has always been interested in computer science and finance and discovered he could pursue both his passions simultaneously through Waterloo’s Computing and Financial Management program.

“There is never a dull day while studying at Waterloo. Every class creates new learning opportunities, and there are an endless number of ways to discover your interests. Going above and beyond is the Waterloo way, and my peers and I have embraced that mentality to learn and explore our future career prospects.”
FORMING YOUR NETWORK

Succeed academically and socially.

Experience life outside the classroom and connect with your peers. Waterloo has more than 200 clubs and student groups that cater to interests of all kinds while providing the opportunity to build relationships with your fellow Mathies and other students.

“Orientation Week is one of the most blissful parts of first year. While not in the itinerary, getting lost around campus, meeting new people, and sporadic games nights all frequently occurred. The real value of Orientation was the social aspect – meeting new people from other programs and faculties.”

“You get the best programs from each school [Waterloo and Laurier] – your business courses focus on practicing soft skills such as presenting and group collaboration, and your mathematics courses focus on learning the technical and problem-solving skills needed in the workplace today.”

“I am so grateful I had the privilege to be President of the Double Degree Club. The position allowed me to bring together the community and connect students with pros from both schools in events like bowling night! Every double degree student is a member!”
“Your skill sets are applicable in a lot of careers outside of accounting, finance, or business. It gives you a lot more freedom to explore your career interests and be able to have a skill set that helps in your career of choice.”

“Waterloo really gives you all the opportunities. You want to learn, you want to create something, you want to do something – there is always a resource out there for you to do something like that.”

“MathSoc hands out about 1,400 slices of pie on Pi Day. That is a heck of a lot of pie! It’s a fun event to volunteer at because you get to meet so many Math students excited to celebrate.”

“I love participating in Waterloo Women’s Impact Network events. It’s a wonderfully supportive community that discusses current topics and holds interesting talks for the network. I encourage every woman in math, and allies, to attend an event or become a member to see themselves represented and hear inspiring stories. Representation matters.”

“It’s really special to be a part of a group of people who are like me and are passionate about math and computer science in the same way I am.”

“CS 246 (Object-Oriented Software Development) is my favourite course as it’s the first deep dive into software development. I learned about designing, testing, and debugging programs and applicable, tangible skills like Git, Valgrind, and testing suites that I continue to use daily and on co-op.”
ADMISSIONS

HOW TO APPLY

1. Apply online and pay fees through the Ontario Universities’ Application Centre (OUAC).
2. Watch for an acknowledgment email with your next steps and Waterloo ID number.
3. Submit any additional required documents, including your AIF, before the deadline.
4. Accept your Offer of Admission through OUAC and submit your Residence Guarantee Application Form and deposit.

AN ADMISSION INFORMATION FORM IS REQUIRED FOR ADMISSION!

The Admission Information Form (AIF) is submitted through Quest after you’ve completed your OUAC application. It includes questions about your extracurriculars and work experience. It’s your opportunity to tell us what makes you a unique and well-rounded student and helps us make admissions decisions.

TIPS

› Show us how you’re involved in activities outside of the classroom and in your community
› Demonstrate your ability to manage multiple activities and priorities while performing at a high level
› Use the “Additional Information” fields on your AIF to highlight what’s special or different about your extracurriculars, awards, and/or employment
› Strongly consider writing our Euclid Math Contest, Canadian Senior Math Contest, and/or Canadian Computing Competition

2023 REQUIREMENTS

<table>
<thead>
<tr>
<th>PROGRAM (apply to/program of study)</th>
<th>AREA OF STUDY</th>
<th>REQUIRED COURSES Grade 12 U unless otherwise specified. Minimum requirements: 6 Grade 12 U or M courses, including all required courses</th>
<th>ADMISSION AVERAGE (includes required courses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Administration and Mathematics Double Degree Co-op</td>
<td>Information Technology Management, available beginning in second year</td>
<td>Advanced Functions, Calculus and Vectors, any 12 U English, one other Grade 12 U course, AIF</td>
<td>Individual selection* from the low 90s</td>
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<tr>
<td>Mathematics/Business Administration Regular/Co-op</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mathematics/Chartered Professional Accountancy Co-op</td>
<td>Same as above</td>
<td>Individual selection* from the high 80s</td>
<td></td>
</tr>
<tr>
<td>Mathematics/Financial Analysis and Risk Management Regular/Co-op</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Administration and Computer Science Double Degree Co-op</td>
<td>Same as above</td>
<td>Individual selection* from the mid-90s</td>
<td></td>
</tr>
<tr>
<td>Computing and Financial Management Co-op</td>
<td>Advanced Functions, Calculus and Vectors, any 12 U English (min 75%), one other Grade 12 U course, AIF</td>
<td>Individual selection* from the low to mid-90s</td>
<td></td>
</tr>
</tbody>
</table>

*Individual selection refers to content submitted on the AIF. Admission decisions are strongly based on academic performance, but extracurricular activities listed on the AIF and a good contest score (if applicable) are also taken into consideration.

IT’S WORTH THE WAIT!

In an effort to base our decisions on the most relevant grades possible, most admissions offers are made in mid-May. We base our final decisions on your interim or final grades in your admission average and your AIF. In some cases, a strong score on the CSMC and/or Euclid contest can also improve your chances of admission.

uwaterloo.ca/future/admissions
ENGLISH LANGUAGE REQUIREMENTS

If English is not your first language and your four most recent years of full-time education have not been taught in English, you’ll be required to submit one of these English language test scores.

<table>
<thead>
<tr>
<th>INTERNET-BASED</th>
<th>IELTS</th>
<th>CAEL</th>
<th>PTE (academic)</th>
<th>DUOLINGO</th>
<th>CAMBRIDGE ASSESSMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOEFL</td>
<td>6.5 overall; 6.5 writing; 6.5 speaking; 6.0 reading; 6.0 listening</td>
<td>70 overall; 60 per band; 70 writing; 70 speaking</td>
<td>63 overall; 65 writing</td>
<td>120 overall; 176 writing; 176 speaking</td>
<td>180 overall; 176 reading; 176 listening</td>
</tr>
</tbody>
</table>

INTERNET-BASED TOEFL: 90 overall; 25 writing; 25 speaking

INTERNET-BASED IELTS: 6.5 overall; 6.5 writing; 6.5 speaking; 6.0 reading; 6.0 listening

INTERNET-BASED CAEL: 70 overall; 60 per band; 70 writing; 70 speaking

INTERNET-BASED PTE: 63 overall; 65 writing

INTERNET-BASED DUOLINGO: 120 overall; 176 writing; 176 speaking

INTERNET-BASED CAMBRIDGE ASSESSMENT: 180 overall; 176 reading; 176 listening

Get deadlines and other details: uwaterloo.ca/future/elr

CONTESTS

Get contest preparation resources, registration details, and deadlines:
cemc.uwaterloo.ca

EUCLID MATHEMATICS CONTEST

The Euclid Contest is not required for admission, but your participation is strongly encouraged and is an asset to your application. You must participate in the Euclid Contest or CSMC to be considered for a Math entrance scholarship. The contest will be written in your high school in early April 2023.

CANADIAN SENIOR MATHEMATICS CONTEST (CSMC)

The CSMC is not required for admission, but your participation is strongly encouraged and is an asset to your application. You must participate in the CSMC or Euclid Contest to be considered for a Math entrance scholarship. The contest will be written in your high school in mid-November 2022.

CANADIAN COMPUTING COMPETITION (CCC)

The CCC is not required for admission, but a high score may be an asset for admission to Computer Science programs. The CCC will be written in mid-February 2023.

FINANCING YOUR EDUCATION

When thinking about university, it’s important to prepare a realistic budget for your first eight months (two terms).

› List your financial needs: tuition and other student fees, residence fees, books, supplies, and living expenses. uwaterloo.ca/future/financing

› List the financial resources available to fund your education: savings, RESP, and co-op earnings (if applicable).

› If you’re eligible, augment your resources with scholarships, provincial financial aid (such as the Ontario Student Assistance Program), and a Waterloo Entrance Bursary.

› You pay only four months (one term) at a time.

› Participate in contests and apply for entrance scholarships.

ENTRANCE SCHOLARSHIPS

<table>
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<tr>
<th>SCHOLARSHIPS</th>
<th>VALUE</th>
<th>REQUIREMENTS</th>
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<tbody>
<tr>
<td>PRESIDENT’S AND MERIT SCHOLARSHIPS</td>
<td>Scholarships ranging in value from $1,000 to $5,000 – awarded to all students who meet marks criteria</td>
<td>Based on marks: 85-89.9% – $1,000 90-94.9% – $2,000 ≥95% – $2,000+ (up to $5,000*)</td>
</tr>
<tr>
<td>FACULTY OF MATHEMATICS SCHOLARSHIPS</td>
<td>Scholarships ranging in value from $10,000 to $50,000</td>
<td>Based on application, high academic performance, and outstanding extracurricular achievements</td>
</tr>
<tr>
<td>FACULTY OF MATHEMATICS ENTRANCE SCHOLARSHIPS</td>
<td>200 scholarships ranging in value from $1,000 to $40,000</td>
<td>Based on marks, AIF, Euclid Contest and/or CSMC score</td>
</tr>
</tbody>
</table>

*Entrance scholarship plus $1,500 International Experience Award and/or $1,500 Research Award. 
International Experience and Research Awards are available in upper years, should you choose to claim them. Students must complete their first-year courses with an 80% average.

uwaterloo.ca/future/scholarships
ACKNOWLEDGEMENT OF TRADITIONAL TERRITORY

The University of Waterloo acknowledges that much of our work takes place on the traditional territory of the Neutral, Anishinaabeg, and Haudenosaunee peoples. Our main campus is situated on the Haldimand Tract, the land granted to the Six Nations that includes six miles on each side of the Grand River.

YOU + WATERLOO

Our greatest impact happens together