Personal Financial Management Services

Department of Personal Financial Planning
Degree Program Requirements

Degree Program Requirements include General Education courses, HES College requirements, and Professional Program courses. Students must have a grade of 2.0 or better in FINPLN 2083, 2183, 3282 and 3283 before being admitted to the Professional Program.

GENERAL EDUCATION

*English: 3 hours

- ❑ ENGLSH 1000: Exposition and Argumentation
  Two Writing Intensive courses: One must be in the major.
  Prerequisite: ENGLSH 1000 with a grade of C- or higher.
- ❑ FINPLN 4380 Assessing the American Dream (3)
- ❑ ____________________

*Mathematics: 3 hours

- ❑ MATH 1100 or 1120: College Algebra
- ❑ Math Reasoning Proficiency course. Prerequisite: College Algebra with a grade of C- or higher.
  ____

American History or Government: 3 hours

- ❑ Choose from: HIST 1100, 1200, 1400, 2210, 4220, 4230
  POL SC 1100, 1700, 2100

Distribution of Content: 27 hours

- 9 hours of Biological, Physical, and/or Mathematical Science with at least one biological or physical science and its related laboratory. Two different areas of science must be completed.
- 9 hours Social and Behavioral Sciences including at least two different departments.
- 9 hours Humanities and/or Fine Arts including at least one course from two different departments. (Foreign language is an exception. A minimum of 12-13 hours of the same foreign language must be taken to fulfill the Humanities requirement.)
- Choose at least one course numbered 2000 or higher in **two** of the areas of distribution.

Courses approved for the Distribution of Content may be found at: http://generaleducation.missouri.edu/requirements/

Biological, Mathematical and Physical Sciences: 9 hours

- ❑ ____________________
- ❑ ____________________
- ❑ ____________________

Social and Behavioral Sciences: 9 hours

- ❑ ____________________
- ❑ ____________________
- ❑ ____________________

Humanities and Fine Arts: 9 hours

- ❑ ____________________
- ❑ ____________________
- ❑ ____________________

*Capstone Experience

Complete during last two semesters of coursework.

- ❑ FINPLN 4380 Assessing the American Dream (3)

HES COLLEGE

Foundation Courses: 6-7 hours

- ❑ GN HES 1100 Intro to Human Environmental Sciences (1)
  (Required for freshmen; recommended for transfer students.)
- ❑ ARCHST 1600 Fundamentals of Environmental Design (3) (WI)
  or ARCHST 4620 Environment and Behavior (3)
- ❑ HDFS 1600 Foundations of Family Studies (3) or
  HDFS 1610 Intimate Relationships and Marriage (3) or
  HDFS 2400 Principles of Human Development (3) (WI)
- ❑ NUTR S 1034 Nutrition Concepts and Controversies (3) or
  NUTR S 1340 Introduction to Exercise and Fitness (3) or
  NUTR S 2380 Diet Therapy for Health Professionals (3)
- ❑ SOC WK 1115 Social Welfare and Social Work (3) or
  SOC WK 4710 Social Justice and Social Policy (3)
- ❑ TAM 1100 Intro to Textile & Apparel Industry (3) or TAM 1300 Softgoods Retailing (3) w, s or TAM 1400 Softgoods Consumer Behavior (3) w or TAM 2200 Textiles (3) f or TAM 2500 Social Appearance in Time and Space (3) f (WI) or TAM 2400 Global Consumer (3) w or TAM 3100 Fund of E-Commerce (3) f or TAM 3510 Survey of Western Dress (3) w (WI)

Communication: 3 hours

COMMUM 1200 may 'double-count' as Humanities, or COMMUN 3571 may 'double-count' as an upper-level Behavioral Science.

- ❑ Choose from COMMUN 1200, 3571, or 3575

* Courses in these categories must be completed with a grade of C- or better.

Personal Financial Management Services Professional Program

A student is allowed one grade in the D-range among all Professional Program courses listed on this page with the exception of those with an * which require a grade of 2.0 or higher. Courses in the Professional Program may not be taken pass/fail. The required financial calculator is the HP 10BII. Students who do not have proficiency using Excel should enroll in Ag 1111, or CS 1020, or C&I 1210 & 4550 BEFORE taking FINPLN 3283.

Department Core Requirements (16 hours)

- ❑ *FINPLN 2083 Intro to Personal Financial Mgmt Services (1) f
- ❑ *FINPLN 2183 Personal and Family Finance (3)
- ❑ FINPLN 2185 Consumer as Entrepreneur (3)
- ❑ FINPLN 3287 Consumer and Household Economics I (3) w
- ❑ FINPLN 4188 Community Agencies and Volunteerism (3) w
- ❑ FINPLN 4380 Assessing the American Dream (3) (WI)

Area of Specialization (15 hours)

- ❑ *FINPLN 3282 Financial Counseling (3)
- ❑ *FINPLN 3283 Financial Planning: Computer Applications (3)
- ❑ FINPLN 4187 Tax Planning (3) f
- ❑ FINPLN 4382 Financial Planning: Risk Management (3) f
- ❑ FINPLN 4383 Financial Planning: Investment Management (3) f

Supporting Course Requirements (27)

Some of these courses may "double count" toward General Education requirements. This may provide additional elective hours.

- ❑ ACCTCY 2036 Accounting I OR
  ACCTCY 2010 Intro to Accounting(3)
- ❑ *ECONOM 1014 or AG EC 1041 Microeconomics (3)
- ❑ *ECONOM 1015 or AG EC 1042 Macroeconomics (3)
- ❑ ECONOM 3229 Money and Banking (3)
- ❑ MANGMT 3540 Intro to Business Law (3)
- ❑ MATH 1320 Elements of Calculus (3)
- ❑ PSYCH 1000 Introduction to Psychology (3)
- ❑ SOCIOL 1000 Introduction to Sociology (3)
- ❑ STAT 1300 Elementary Statistics OR
  STAT 2500 Introduction to Probablity and Statistics (3)

Prerequisites:

FINPLN 2183 - MATH 1120 (C- or above) and sophomore or above
FINPLN 2185 - 3 credits Economics and sophomore or above
FINPLN 3282 - Instructor's Consent
FINPLN 3283 - 2183; and proficiency using Excel
FINPLN 3287 - 5-6 credits Economics; Statistics
FINPLN 4187 - 2183, 3283
FINPLN 4188 - 4187
FINPLN 4380 - junior or above, ENGLSH 1000
FINPLN 4382 - 2183; 3283; 5-6 credits Economics; Statistics
FINPLN 4383 - 2183; 3283; 5-6 credits Economics; Statistics, ECONOM 3229
FINPLN 4386 - 4382, 4383
FINPLN 4393 - 4382
STAT 2500 - grade of C- or above in MATH 1300, 1320, 1400 or 1500

Professional Electives (15)

Students may elect to take 15 hours of upper-division coursework with the approval of the adviser to satisfy this requirement. Students are encouraged to consider a minor in the College of Business requiring Finance 3000, Marketing 3000 and Management 3000 and the choice of one cluster from the Areas of Emphasis listed below to meet the 15 hours of Professional Electives.

- ❑ ____________________
- ❑ ____________________
- ❑ ____________________
- ❑ ____________________
- ❑ ____________________

Area of Emphasis (6 hours)

Students may choose one cluster as part of the 15 hours of Professional Electives. Each cluster, combined with the Supporting Course Requirements, meets the requirements for a minor in the College of Business.

Real Estate

- ❑ FINANC 4500 Principles of Real Estate (3)
- ❑ FINANC 4510 Real Estate Appraisal (3) or
  FINANC 4520 Real Estate Finance and Investment (3) or
  FINPLN 3285 Financial Planning: Real Estate (3)

Personal Investments

- ❑ FINANC 4020 Investments (3)
- ❑ FINANC 4220 Portfolio Management (3)

Relationship Banking

- ❑ FINANC 4030 Financial Intermediaries and Markets (3)
- ❑ FINANC 4130 Management of Financial Instutitions (3)

Sales Marketing

- ❑ MRKTNG 4220 Consumer Behavior (3)
- ❑ MRKTNG 4380 Sales Management (3)

Benefits Administration

- ❑ MANGMT 4020 Human Resource Management (3)
- ❑ MANGMT 4120 Human Resource Management Law (3)

Consumer Behavior Research

- ❑ MRKTNG 4050 Marketing Research (3)
- ❑ MRKTNG 4220 Consumer Behavior (3)

General Electives

- ❑ ____________________
- ❑ ____________________
- ❑ ____________________
- ❑ ____________________

TOTAL (120 credits minimum) **120**

f denotes courses taught Fall semester
w denotes courses taught Winter semester
s denotes courses taught Summer semester

Personal Financial Management Services

Sample Course Sequence

FIRST YEAR - FALL SEMESTER

HES 1100	1
HES Foundation Course	3
History **or** Political Science	3
Humanities	3
MATH 1120	3
Science w/lab (recommend Chem 1100)	3
Total	**16**

FIRST YEAR - WINTER SEMESTER

ENGLSH 1000	3
HES Foundation Course	3
PSYCH 1000	3
MATH 1320	3
Humanities	3
Total	**15**

SECOND YEAR - FALL SEMESTER

FINPLN 2083 Intro to Pers Fin Mgmt Ser	1
Communications	3
ECONOM 1014 or AG EC 1041	3
Elective (recommend WI)	3
ACCTCY 2036 OR 2010	3
SOCIOL 1000	3
Total	**l6**

SECOND YEAR - WINTER SEMESTER

FINPLN 2183 Personal & Family Finance	3
ECONOM 1015 or AG ECON 1042	3
Professional Elective	3
Professional Elective	3
STAT 1300 or 2500	3
Total	**l5**

THIRD YEAR - FALL SEMESTER

Elective	3
FINPLN 2185 Consumer as Entrepreneur	3
FINPLN 3283 Fin. Plan: Comp Applications	3
FINPLN 3282 Financial Counseling	3
Professional Elective	3
Total	**15**

THIRD YEAR - WINTER SEMESTER

ECONOM 3229	3
Elective	3
FINPLN 3287 Consumer and Household Econ I	3
MANGMT 3540 Intro to Business Law	3
Professional Elective	3
Total	**l5**

FOURTH YEAR - FALL SEMESTER

FINPLN 4187 Financial Planning: Tax Planning	3
FINPLN 4380 Assessing the American Dream	3
FINPLN 4382 Financial Planning: Risk Mgmt	3
FINPLN 4383 Financial Planning: Invest. Mgmt	3
Elective	4
Total	**16**

FOURTH YEAR - WINTER SEMESTER

FINPLN 4188 Community Agencies & Vol.	3
Elective	3
Elective	3
Professional Elective	3
Total	**12**

Personal Financial Management Services

Examples of Careers Pursued by Graduates of the Program

The department curriculum prepares students for a variety of positions in business, government, and the private non-profit sector. This includes a range of professions in Personal Financial Management Services as well as Personal Financial Planning.

Examples of Graduates' Positions:

- Ombudsman, Lieutenant Governor's Office
- Financial Counselor
- Financial Planner
- Bank Examiner, Federal Reserve System
- Life Insurance Sales Representative
- Insurance Underwriter
- Research Associate, major oil company
- Case Investigator, Attorney General's Office
- Extension Consumer and Family Economics Specialist
- Investigator/Child Support Enforcement
- President of a Publishing Firm
- Senior Claims Adjuster
- President/owner, plastics manufacturing firm
- Insurance and Profit Sharing Manager
- Human resources casework specialist
- Director of State Government Relations for large pharmaceutical firm
- Legislative Aide to U.S. Congressional Representative
- Staff Consultant for Conservation, Credit and Rural Development Subcommittee, U.S. House of Representatives
- Credit Manager and Financial Consultant
- Bank Manager
- Securities Researcher
- Stock Broker

<u>Selected firms/agencies by whom graduates are employed:</u>

- Federal Reserve Bank of Dallas
- Northwestern Mutual Life Insurance Co.
- State University Extension Services
- Missouri Department of Social Services
- Anheuser-Busch
- Ralston Purina
- New York Life Insurance Company
- Marion Merrell Dow, Incorporated
- Edward D. Jones
- A.G. Edwards
- Kemper
- Waddell and Reed
- Consumer Credit Counseling Service
- Commerce Bank
- First National Bank
- Boone County National Bank
- Roosevelt Bank
- Pet, Inc.
- John Hancock Financial Services
- Colonial Insurance
- Norwest Financial
- Shelter Insurance
- The America Group/Allmerica Investment