



Personal Financial Planning

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 **2.50 MU Cum GPA** based on 50 credit hours and 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

- English 1000: Exposition and Argumentation
Two writing intensive courses: One must be in the major.
Prerequisite: Eng 1000
- FINPLN 4380
- _____

*Mathematics: 3 hours

- Math 1100: College Algebra
Math Reasoning Proficiency course. Prerequisite: Math 1120
- _____

American History or Political Science: 3 hours

- Choose from: History 1100, 1200, 1400, 2210, 4220, 4230
Political Science 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)
- Choose at least one course numbered 2000 or higher in **two** of the areas of distribution.

The list of courses approved for the Distribution of Content may be found at this URL: <http://generaleducation.missouri.edu/requirements/>

Biological, Mathematical and Physical Sciences: 9 hours

- _____
- _____
- _____
- _____

Social and Behavioral Sciences: 9 hours

- _____
- _____
- _____

Humanistic Studies and Fine Arts: 9 hours

- _____
- _____
- _____

*Capstone Experience

Complete during last two semesters of coursework.

- FINPLN 4380

HES COLLEGE

Foundation Courses: 6-7 hours

- HES 1100 Intro to Human Environmental Sciences (1) f
(Required for freshmen; recommended for transfer students.)
- ARCHST 1600 Fundamentals of Environmental Design (3) w
(WI) or ARCHST 4620 Environment and Behavior (3) w (WI)
- HDFS 1600 Foundations of Family Studies (3) or
HDFS 1610 Intimate Relationships and Marriage (3) or
HDFS 2400 Principles of Human Development (3) (WI)
- NS 1034 Nutrition Current Concepts and Controversies (3) or
NS 1340 Nutrition and Fitness (3) f or
NS 2380 Diet Therapy for Health Professionals (3)
- SW 1115 Social Welfare and Social Work (3) or
SW 4710 Social Justice and Social Policy (3)
- TAM 1100 Intro to the Softgoods 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

- Choose from Communication 1200, 3571, or 3575

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

** Courses must be completed with a 2.0 or better.



PERSONAL FINANCIAL PLANNING PROFESSIONAL PROGRAM

Departmental core and professional specialization courses are determined by the department faculty and accreditation standards. A student is allowed one grade in the D-range among all Professional Program courses listed below with the exception of those with an * which need 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 10 BII. Students who do not have proficiency using Excel should enroll in Ag 1111 or CECS 1020 or C&I 1210 & 4550 BEFORE taking FINPLN 3283.

Department Core Requirements (16 hours)

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

Area of Specialization (27 hours)

- *FINPLN 3282 Financial Counseling (3)
- *FINPLN 3283 Financial Planning: Computer Applications (3)
- FINPLN 4187 Financial Planning: Tax Planning (3) f
- *FINPLN 4382 Financial Planning: Risk Management (3) f
- *FINPLN 4383 Financial Planning: Investment Management (3) f
- *FINPLN 4386 Financial Planning: Employee Benefits (3) s
- FINPLN 4389 Case Analysis (3)
- *FINPLN 4393 Financial Planning: Estate & Gift Planning (3) s
- FINPLN 4993 Internship (3)

f denotes courses taught Fall semester only
s denotes courses taught Spring semester only

Supporting Course Requirements (33)

Some of these courses may “double count” toward General Education requirements. This may provide some additional electives.

- ACCTCY 2036 Accounting I (3)
- ACCTCY 2037 Accounting II (3)
- *ECON 1014 or AG ECON 1041 Microeconomics (3)
- *ECON 1015 or AG ECON 1042 Macroeconomics (3)
- ECON 3229 Money and Banking (3)
- MATH 1320 Finite Math (3)
- MGMT 3540 Intro to Business Law (3)
- PSYCH 1000 Introduction to Psychology (3)
- SOC 1000 Introduction to Sociology (3)
- STAT 2500 Intro to Probability and Statistics I (3)
- STAT 3500 Intro to Probability and Statistics II (3)

General Electives (17)

- _____
- _____
- _____
- _____

Total 120 credit hours minimum allowed

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 - 2185, 5-6 credits Economics; Statistics
- FINPLN 4187 - 2183, 3283
- FINPLN 4188 - 3 credits Economics and sophomore or above
- FINPLN 4380 - junior or above, ENGLISH 1000

- FINPLN 4382 - 2183; 3283; 5-6 credits Economics; Statistics
- FINPLN 4383 - 2183; 3283; 5-6 credits Economics; Statistics, Econ 3229
- FINPLN 4386 - 4382, 4383
- FINPLN 4393 - 4382, 4383
- STAT 2500 - grade of C- or above in MATH 1300, 1320, 1400 or 1500



Personal Financial Planning

Sample Course Sequence

FIRST YEAR - FALL SEMESTER

GN HES 1100	1
HES Foundation	3
Humanities	3
MATH 1120	3
PSYCH 1000	3
Science w/lab (recommend Chem 1100)	<u>3</u>
Total	16

FIRST YEAR - WINTER SEMESTER

American Government (HIST or POL SC)	3
ENGLSH 1000	3
MATH 1320	3
ECON 1014 or AG ECON 1041	3
SOCIOL 1000	<u>3</u>
Total	15

SECOND YEAR - FALL SEMESTER

ACCTCY 2036	3
Communications	3
ECON 1015 or AG ECON 1042	3
Elective	3
FINPLN 2083 Intro to Pers Fin Mgmt Srvc	1
Humanities	<u>3</u>
Total	16

SECOND YEAR - WINTER SEMESTER

ACCTCY 2037	3
Elective	3
FINPLN 2183 Personal & Family Finance	3
HES Foundation (recommend HDFS 2400 WI)	3
STAT 2500	<u>3</u>
Total	15

THIRD YEAR - FALL SEMESTER

FINPLN 2185 Consumer as Entrepreneur	3
FINPLN 3282 Financial Counseling	3
FINPLN 3283 Fin. Plan: Comp Applications	3
MGMT 3540 Intro to Business Law	3
STAT 3500	<u>3</u>
Total	15

THIRD YEAR - WINTER SEMESTER

ECON 3229 Money and Banking	3
FINPLN 3287 Cons. and Household Econ I	3
FINPLN 4380 Assessing the American Dream	3
Elective	3
Elective	<u>3</u>
Total	15

FOURTH YER - FALL SEMESTER

FINPLN 4187 Tax Planning	3
FINPLN 4382 Financial Planning: Risk Mgmt	3
FINPLN 4383 Financial Planning: Invest. Mgmt	3
Elective	3
Elective	<u>4</u>
Total	15

FOURTH YEAR - WINTER SEMESTER

FINPLN 4188 Community Agencies	3
FINPLN 4386 Emp. Benefits & Ret. Plan.	3
FINPLN 4393 Fin Plan: Estate Planning	3
FINPLN 4993 Internship	<u>3</u>
Total	12



Personal Financial Planning

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

Selected firms/agencies by whom graduates are employed:

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