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: 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

(Recommend MATH 1400 and STAT 2500)

- ❑ ______________________________
- ❑ ______________________________
- ❑ ______________________________

Social and Behavioral Sciences: 9 hours

(Recommend PSYCH 1000, SOC 1000, and ECONOMICS)

- ❑ ______________________________
- ❑ ______________________________
- ❑ ______________________________

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

- ❑ ARCHST 1600 Fundamentals of Environ. Design (3)(WI), **or**
  ARCHST 2100 Understanding Architecture and the American City (3), **or**
  ARCHST 2323 Sustainable Building Design Fundamentals (3) (Phy Sci Lab), **or**
  ARCHST 2620 People, Places, & Design (3), **or**
  ARCHST 4323 Sustainable Technologies and Systems (3) (Phy Sci & MRP)
  ARCHST 4430 Design with Historic Preservation (3)
- ❑ GN HES 1100 Intro to Human Environmental Sciences (1)
  (Required for freshmen; recommended for transfer students.)
- ❑ HDFS 1600 Foundations of Family Studies (3), **or**
  HDFS 1610 Intimate Relationships and Marriage (3), **or**
  HDFS 2400 Principles of Human Development (4)(WI)
- ❑ NEP 1034 Nutr Current Concepts and Controversies (3), **or**
  NEP 1340 Nutr and Fitness (3), **or**
  NEP 2222 Landscape of Obesity (3), **or**
  NEP 2380 Diet Therapy for Health Prof (3)
- ❑ SW 1115 Social Welfare and Social Work (3), **or**
  SW 2000 Exploration in Social and Economic Justice System (3), **or**
  SW 4710 Social Justice and Social Policy (3)
- ❑ TAM 1200 Basic Concepts of Apparel Design and Prod. (3), **or**
  TAM 1300 Softgoods Retailing (3), **or**
  TAM 2200 Textiles (3), **or**
  TAM 2400 Global Consumer (3), **or**
  TAM 2500 Social Appearance in Time and Space (3)(WI), **or**
  TAM 3510 Survey of Western Dress (3)(WI), **or**
  TAM 3700 Multi-Channel Retailing (3)

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 (28 hours)

- ❑ *FINPLN 2083 Intro to Personal Financial Mgmt Services (1)
- ❑ *FINPLN 2183 Personal and Family Finance (3)
- ❑ *FINPLN 3282 Financial Counseling (3)
- ❑ *FINPLN 3283 Financial Planning: Computer Applications (3)
- ❑ FINPLN 4187 Tax Planning (3)
- ❑ FINPLN 4188 Community Agencies and Volunteerism (3)
- ❑ FINPLN 4380 Assessing the American Dream (3) (WI) (Capstone)
- ❑ FINPLN 4382 Financial Planning: Risk Management (3)
- ❑ FINPLN 4383 Financial Planning: Investment Mgmnt (3)
- ❑ FINPLN 4387 Consumer and Household Economics I (3)

Social and Behavioral Sciences Requirements (21)

- ❑ *[1]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 1400 Calculus for Social & Life Sciences (3)
- ❑ PSYCH 1000 Introduction to Psychology (3)
- ❑ SOCIOL 1000 Introduction to Sociology (3)

Emphasis Core Requirements

- ❑ [1]ACCTCY 2036 Accounting I OR
  ACCTCY 2010 Intro to Accounting(3)
- ❑ STAT 1300 Elementary Statistics OR
  STAT 2500 Introduction to Probablity and Statistics (3)

Must be admitted to Professional Program before enrolling in:

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

Prerequisites:

FINPLN 2183 - MATH 1100 (C- or above)
FINPLN 3282 - Instructor's Consent
FINPLN 3283 - 2183; and proficiency using Excel
FINPLN 4387 - 5-6 credits Economics; Statistics
STAT 2500 - grade of C- or above in MATH 1300, 1400 or 1500

[1] Courses required for a Business minor- apply at 111 Cornell Hall. At least 15 of the 18 total hours must be taken in residence at the University of Missouri-Columbia. A student is able to use only one transfer course from another institution for the minor and it must be below the 3000 level.To earn the business minor, students must have at least a 2.00 GPA in the required courses. If a student has taken more than 18 business hours, all business courses taken will be included when calculating the business minor GPA.

Professional Specialization Elective (18)

Students may elect to take 18 hours of upper-division coursework with the approval of the adviser to satisfy this requirement.

- ❑ ______________________________
- ❑ ______________________________
- ❑ ______________________________

Area of Emphasis Track

Students may choose one 9-hour cluster. Each cluster, combined with the Supporting Course Requirements, meets the requirements for a minor in the College of Business.

Real Estate

- ❑ [1]FINANC 3000 Corporate Finance (3)
- ❑ FINANC 4500 Principles of Real Estate (3)
- ❑ FINANC 4510 Real Estate Appraisal (3) or
  FINANC 4520 Real Estate Finance and Investment (3)

Personal Investments

- ❑ [1]FINANC 3000 Corporate Finance (3)
- ❑ FINANC 4020 Investments (3)
- ❑ FINANC 4220 Portfolio Management (3)

Relationship Banking

- ❑ [1]FINANC 3000 Corporate Finance (3)
- ❑ FINANC 4030 Financial Intermediaries and Markets (3)
- ❑ FINANC 4130 Management of Financial Instutitions (3)

Sales Marketing

- ❑ [1]MRKTNG 3000 Principles of Marketing (3)
- ❑ MRKTNG 4220 Consumer Behavior (3)
- ❑ MRKTNG 4380 Sales Management (3)

Benefits Administration

- ❑ [1]MANGMT 3000 Principles of Management(3)
- ❑ MANGMT 4020 Human Resource Management (3)
- ❑ MANGMT 4220 Compensation Theory and Practice (3)

Consumer Behavior Research

- ❑ [1]MRKTNG 3000 Principles of Marketing (3)
- ❑ MRKTNG 4050 Marketing Research (3)
- ❑ MRKTNG 4220 Consumer Behavior (3)

General Economics

- ❑ ECONOM 3251 Theory of the Firm (3)
- ❑ ECONOM 4325 The International Monetary System (3)
- ❑ ECONOM 4351 Intermediate Microeconomics (3)
- ❑ ECONOM 4353 Intermediate Macroeconomics (3)

Generalist Track

Eighteen hours approved by the departmental advisor or other faculty member. At least nine of these hours must be at the 4000 level, or above.

General Electives

- ❑ ______________________________
- ❑ ______________________________
- ❑ ______________________________

TOTAL (120 credits minimum) **120**

Personal Financial Management Services

Sample Course Sequence

FIRST YEAR - FALL SEMESTER

FINPLN 2083 Intro to Pers Fin Mgmt Ser (f)	1
HES 1100 Intro to HES	1
History **or** Political Science	3
Humanities	3
MATH 1100 College Algebra	3
Science w/lab (recommend Chem 1100)	3-5
Total	**14-16**

FIRST YEAR - SPRING SEMESTER

ENGLSH 1000 Exposition and Argumentation	3
FINPLN 2183 Personal & Family Finance	3
General Elective	2-3
Humanities	3
MATH 1400 Calc for Social and Life Sci I	3
Total	**14-15**

SECOND YEAR - FALL SEMESTER

Communications	3
ECONOM 1014 or AG EC 1041	3
FINPLN 3283 Fin. Plan: Comp Applications	3
HES Found Course (recommend HDFS 2400 WI)	3-4
SOCIOL 1000 Intro to Sociology	3
Total	**15-16**

SECOND YEAR - SPRING SEMESTER

ECONOM 1015 or AG ECON 1042	3
FINPLN 3282 Financial Counseling	3
Professional Elective	3
PSYCH 1000 General Psychology	3
STAT 1300 or 2500	3
Total	**15**

THIRD YEAR - FALL SEMESTER

ACCTCY 2036 OR 2010	3
FINPLN 4382 Financial Planning: Risk Mgmt (f)	3
General Elective	3
Professional Elective	3
Professional Elective	3
Total	**15**

THIRD YEAR - SPRING SEMESTER

ECONOM 3229 Money, Banking and Fin. Markets	3
FINPLN 4387 Consumer and Household Econ I (sp)	3
General Elective	3
MANGMT 3540 Intro to Business Law	3
Professional Elective	3
Total	**15**

FOURTH YEAR - FALL SEMESTER

FINPLN 4187 Financial Planning: Tax Planning (f)	3
FINPLN 4380 Assessing the American Dream	3
FINPLN 4383 Financial Planning: Invest. Mgmt (f)	3
General Elective	4
Professional Elective	3
Total	**16**

FOURTH YEAR - SPRING SEMESTER

FINPLN 4188 Community Agencies & Vol. (sp)	3
General Elective	3
General Elective	3
HES Foundation Course	3
Professional Elective	3
Total	**15**

f denotes courses taught Fall semester only

sp denotes courses taught Spring semester only

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-profi t 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 fi rm
- 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