



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 Assessing the American Dream (3)
- _____

*Mathematics: 3 hours

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

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

(Recommend MATH 1400 and STAT 2500)

- _____
- _____
- _____

Social and Behavioral Sciences: 9 hours

(Recommend PSYCH 1000, SOC 1000, and Economics)

- _____
- _____
- _____

Humanistic Studies and Fine Arts: 9 hours

- _____
- _____
- _____

*Capstone Experience

Complete during last two semesters of coursework.

- FINPLN 4389 Case Analysis (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 Econ. 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.

** 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 (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 Mgmt (3)
FINPLN 4387 Consumer and Household Economics I (3)

Social and Behavioral Sciences Requirements (21)

- *1ECONOM 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)
SOCIOLOG 1000 Introduction to Sociology (3)

Professional Specialization Requirements (24)

- 1ACCTCY 2036 Accounting I (3)
ACCTCY 2037 Accounting II (3)
*FINPLN 4386 Financial Planning: Employee Benefits (3)
*FINPLN 4389 Case Analysis (3) (Capstone)
*FINPLN 4393 Financial Planning: Estate & Gift Planning (3)
FINPLN 4993 Internship (3)
STAT 2500 Intro to Probability and Statistics I (3)
STAT 3500 Intro to Probability and Statistics II (3)

General Electives (17)

- Blank lines for general electives

Total 120 credit hours minimum allowed

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.

Students must be admitted to the Professional Program before enrolling in:

- 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, and Econ 3229
FINPLN 4386 - 4382, 4383
FINPLN 4393 - 4382, 4383
FINPLN 4389 - prerequisites: FINPLN 4187, 4382, 4383, 4386, 4393



Personal Financial Planning

Sample Course Sequence

FIRST YEAR - FALL SEMESTER

ECONOM 1014 Principles of Microeconomics	3
FINPLN 2083 Intro to Pers Fin Mgmt Ser (f)	1
GN HES 1100 Into to HES	1
History or Political Science	3
Humanities	3
<u>MATH 1100 College Algebra</u>	<u>3</u>
Total	14

FIRST YEAR - SPRING SEMESTER

ECONOM 1015 Principles of Macroeconomics	3
ENGLSH 1000 Exposition and Argumentation	3
FINPLN 2183 Personal & Family Finance	3
General Elective	3
<u>MATH 1400 Calc for Social and Life Sci. I</u>	<u>3</u>
Total	15

SECOND YEAR - FALL SEMESTER

ACCTCY 2036 Accounting I	3
ECONOM 3229 Money, Banking and Fin. Markets	3
FINPLN 3283 Fin. Plan: Comp Applications	3
PSYCH 1000 General Psychology	3
<u>Science w/lab (recommend Chem 1100)</u>	<u>3</u>
Total	15

SECOND YEAR - SPRING SEMESTER

ACCTCY 2037 Accounting II	3
FINPLN 3282 Financial Counseling	3
General Elective	3
HES Foundation	3
<u>STAT 2500 Intro to Probability and Stat. I</u>	<u>3</u>
Total	15

THIRD YEAR - FALL SEMESTER

Communications	3
FINPLN 4187 Financial Planning: Tax Planning (f)	3
FINPLN 4382 Financial Planning: Risk Mgmt (f)	3
FINPLN 4383 Financial Planning: Invest. Mgmt (f)	3
<u>STAT 3500 Intro to Probability and Stat. II</u>	<u>3</u>
Total	15

THIRD YEAR - SPRING SEMESTER

FINPLN 4188 Community Agencies & Vol. (sp)	3
FINPLN 4386 Fin.Plan: Empl. Benefits (sp)	3
FINPLN 4393 Fin. Plan: Estate & Gift Planning (sp)	3
General Elective	3
<u>SOC 1000 Intro to Sociology</u>	<u>3</u>
Total	15

THIRD YEAR - SUMMER SEMESTER

FINPLN 4993 Internship (s)	3
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FOURTH YEAR - FALL SEMESTER

FINPLN 4389 Case Analysis (Capstone) (f,sp)	3
General Elective	3
General Elective	4
HES Foundation Course	3
<u>MANGMT 3540 Intro to Business Law</u>	<u>3</u>
Total	16

FOURTH YEAR - SPRING SEMESTER

Elective	3
FINPLN 4380 Assessing the Am. Dream (WI) (f,sp)	3
FINPLN 4387 Consumer and Household Econ I (sp)	3
<u>Humanities</u>	<u>3</u>
Total	12

f denotes courses taught Fall semester only

sp denotes courses taught Spring semester only



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