Personal Financial Planning

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Personal Financial Planning is nationally and internationally recognized for its premier education and research programs. The program offers undergraduate, graduate, and certificate CFP Board-Registered programs that prepare students to meet the education requirement to sit for the national CERTIFIED FINANCIAL PLANNER™ exam. Students may also prepare for the Certified Retirement Counselor® (CRC®) or Certified Retirement Administrator® (CRA®) designation, or take the exam that leads to earning the Accredited Financial Counselor® (AFC®) designation. Graduates are employed as financial planners, private wealth manager, investment strategist, employee benefits advisor, retirement benefits administrator, insurance specialist, financial counselor, compliance officer, client service manager, trust & estate administrator, extension agents, and consultants or counselors in financial, social, educational, legal, and government agencies. The award-winning faculty provide an ideal environment for student success. Students have excellent opportunities to intern at leading financial planning firms and to conduct research.

The program leading to the BS in Personal Financial Planning offers two optional tracks: Financial Advising and Financial Management Services.

FINANCIAL ADVISING
The track enables graduates to meet the education requirements to sit for the comprehensive CFP® examination to earn the right to use the CFP® designation. Coursework includes principles of personal financial planning, investments, insurance, taxation, retirement planning, and estate planning, complemented by courses that develop an understanding of the economic and social contexts within which clients make financial decisions. Graduates excel in providing client-centered financial planning advice.

Students must earn a grade of B- (2.7) or better in FINPLN 2183 and a grade of C (2.0) or better in FINPLN 3283 to continue. A grade in the D range is allowed in only one course in the professional program (unless otherwise noted).

FINANCIAL MANAGEMENT SERVICES
This track prepares students to work with individuals and families in a wide range of financial service occupations, from insurance, investments, or banking to financial counseling, education, or a social change occupation. This track gives graduates a broad understanding of personal financial management. Many students choose to complement this degree with a minor in business, economics, social work, or other related program.

Students also must earn at least a grade of C (2.0) or better in FINPLN 2183 and FINPLN 3283 to continue. A grade in the D range is allowed in only one course in the professional program (unless otherwise noted).

MINOR
The Minor in Financial Management Services is intended for students interested in course work focused on empowering them to make more informed decisions related to lifelong personal finance choices.

The department also offers a Minor in Personal Financial Management Services (http://catalog.missouri.edu/collegeofagriculturefoodandnaturalresources/additionalcertificatesminors/minor-personal-financial-management-services/).

Undergraduate

- BS in Personal Financial Planning (http://catalog.missouri.edu/collegeofagriculturefoodandnaturalresources/personalfinancialplanning/bachelor-personal-financial-planning/)


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CERTIFICATE PROGRAM
A certificate in Personal Financial Planning was approved by the Missouri Coordinating Board for Higher Education and the Certified Financial Planner Board of Standards, Inc. Those who complete the certificate are eligible to sit for the CERTIFIED FINANCIAL PLANNER™ certification exam, upon graduation with a bachelor's degree. This student must have an MU cumulative GPA of at least a 2.5 upon application.

Students who want to explore the major can take FINPLN 2083 Financial Planning Careers and FINPLN 2183 Personal and Family Finance.

**Graduate**

- MS in Personal Financial Planning (http://catalog.missouri.edu/collegeofagriculturefoodandnaturalresources/personalfinancialplanning/ms-personal-financial-planning/)
- Graduate Certificate in Personal Financial Planning (http://catalog.missouri.edu/collegeofagriculturefoodandnaturalresources/personalfinancialplanning/grad-cert-personal-financial-planning/)

**Director of Graduate Studies**

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**Director GPIDEA/Online Program and CFP Board-Registered Program**

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573-882-9652
http://pfp.missouri.edu/

**Program Information**

Individuals and families today bear an ever-growing responsibility for achieving and sustaining financial success across their life span. Never has there been a greater need for well-trained professionals who can help individuals and families make informed financial decisions. In addition, research that helps to evaluate and recommend public policies that influence the economic opportunities and futures of individuals and families is in high demand.

Graduate course work in Personal Financial Planning at the University of Missouri analyzes individual and family financial behavior and well-being, evaluating the interrelationships between them and their surroundings with a focus on improving social policy to better achieve their purpose of improving individual and family financial well-being. Students’ programs are designed to develop professional competencies and ethics. A resident and an online masters programs are available.

**Certification Information**

Degrees registered with the Certified Financial Planner Board of Standards Inc. include: a Graduate Certificate and an Applied Master’s Degree.

**Financial Aid**

If you wish to be considered for internal assistantships, fellowships, or other funding packages, check the program website (http://pfp.missouri.edu/) for details.

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**Faculty Areas of Study**

We conduct research pertaining to financial issues of individuals and families. Our research is highly applied and provides practical implications to researchers, financial planning professionals and policy makers on helping individuals and families make informed financial decisions, improve their financial well-being, and reach their financial goals. Specifically, our research focuses on the following areas:

- Behavioral finance
- Risk management
- Investment
- Retirement and later-life financial well-being
- Financial literacy and education

**FINPLN 1183: Financial Survival**

Examines financial management issues needed to survive the critical college years-credit/credit cards, budgeting/planning, financial aid, loans, common financial mistakes, debt management, setting financial goals, effective use of financial resources. Graded on S/U basis only.

**Credit Hour:** 1

**FINPLN 2083: Financial Planning Careers**

This course will provide the student with a broad, general introduction to careers in financial planning. Through readings, introspection, discussions, and guest speakers, the student will develop an understanding of the field.

**Credit Hour:** 1

**FINPLN 2183: Personal and Family Finance**

Individual and family finance, with particular emphasis on financial planning, savings, insurance, investments, taxes, use of credit, and financial aspects of housing. Math Reasoning Proficiency Course.

Students who wish to pursue a Personal Financial Planning emphasis must earn a B- or better, in FINPLN 2183.

**Credit Hours:** 3

**Prerequisites:** MATH 1050 or MATH 1100 (or higher) with grade of C- or above

**FINPLN 2183H: Personal and Family Finance - Honors**

Individual and family finance, with particular emphasis on financial planning, savings, insurance, investments, taxes, use of credit, and financial aspects of housing. Math Reasoning Proficiency Course.

Students who wish to pursue a Personal Financial Planning emphasis must earn a B- or better, in FINPLN 2183.

**Credit Hours:** 3

**Prerequisites:** MATH 1050 or MATH 1100 (or higher) with grade of C- or above; Honors eligibility required

**FINPLN 3282: Financial Counseling**

Practical course on client financial counseling. Course emphasizes client money issues including budgeting, credit, debt management, bankruptcy and other issues. Students also will learn counseling strategies and communication skills to motivate clients to change negative behaviors and/or adopt positive behaviors.

**Credit Hours:** 3

**Prerequisites or Corequisites:** FINPLN 2183 or instructor's consent
FINPLN 3283: Financial Planning: Computer Applications
Development of expertise in analyzing and understanding family financial case situations. Applications include the use of leading financial planning software, as well as applications with spreadsheets.

Credit Hours: 3
Prerequisites: FINPLN 2183 with grade of C or above

FINPLN 4000: Problems in Personal Financial Planning
Supervised and independent work.

Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 4187: Tax Planning
(cross-leveled with FINPLN 7187). Principles, current law and practice of income taxation and its impact on personal financial planning for individuals, couples and families in their roles as investors, employees, and business owners. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183; FINPLN 3283 or ACCTCY 2258. Restricted to Personal Financial Planning emphasis area with a 2.5 cumulative GPA or higher; restricted to Personal Financial Management Services emphasis area with a 2.0 cumulative GPA or higher; restricted to Financial Counseling emphasis area with a 2.25 cumulative GPA; or instructor consent

FINPLN 4188: Community Agencies and Volunteerism
Service learning in a non-profit community social support agency. Examines economic role of non-profits and volunteerism. Students engage in service and evaluate experience in seminar. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 4187 or FINPLN 7187. Restricted to Personal Financial Planning majors or instructor's consent

FINPLN 4381: Securities Industry Essentials
(cross-leveled with FINPLN 7381). The Securities Industry Essentials (SIE) curriculum will prepare students for the Financial Industry Regulatory Authority (FINRA) SIE exam increasing their chances for career placement in the financial services industry upon graduation. Additionally, this course will explore current trends and techniques for financial advisor marketing and prospect/client management. Taught in a blended format, students will attend class 1 hour per week for 15 weeks. This course is open to any MU student in any degree program with a desire to enter the financial services industry. Graded on A-F basis only.

Credit Hour: 1
Recommended: Recommended for upper level students preparing for graduation and entering the financial services career field. Prior financial investment education is not required but recommended

FINPLN 4382: Financial Planning: Risk Management
(cross-leveled with FINPLN 7382). Analysis of family financial risks and conservation of family assets via risk management, with primary focus on personal lines of insurance.

Credit Hours: 3
Prerequisites: FINPLN 2183; FINPLN 3283 or ACCTCY 2258; ECONOM 1014 or ABM 1041; ECONOM 1015 or ABM 1042; STAT 2500 or STAT 1300 and STAT 2200 or STAT 1400 and STAT 2200 or STAT 1200 and STAT 2200. Restricted to Personal Financial Planning emphasis area with a 2.5 cumulative GPA or higher; restricted to Personal Financial Management Services emphasis area with a 2.0 cumulative GPA or higher; restricted to Financial Counseling emphasis area with a 2.25 cumulative GPA; or instructor consent

FINPLN 4383: Financial Planning: Investment Management
(cross-leveled with FINPLN 7383). Introduction to investment for family financial planning.

Credit Hours: 3
Prerequisites or Corequisites: ECONOM 3229
Prerequisites: FINPLN 2183; FINPLN 3283 or ACCTCY 2258; STAT 2500 or STAT 1300 and STAT 2200 or STAT 1400 and STAT 2200 or STAT 1200 and STAT 2200. Restricted to Personal Financial Planning emphasis area with a 2.5 cumulative GPA or higher; restricted to Personal Financial Management Services emphasis area with a 2.0 cumulative GPA or higher; restricted to Financial Counseling emphasis area with a 2.25 cumulative GPA; or instructor consent


Credit Hours: 3
Prerequisites: FINPLN 4187 and FINPLN 4382 and FINPLN 4383

FINPLN 4387: Consumer and Household Economics
Economic theory of consumer and household behavior, focusing on rationality, uncertainty, optimal search, heuristics, interactive decisions
and considering implications for financial decision making and policy analysis.

**FINPLN 4389: Financial Planning: Capstone**  
The course emphasizes the use of analytical tools to develop effective financial plans for individuals and households.  

<table>
<thead>
<tr>
<th>Credit Hours: 3</th>
<th>Prerequisites: FINPLN 4187 and FINPLN 4382 and FINPLN 4383 and FINPLN 4386 and FINPLN 4393. Restricted to Personal Financial Planning majors or instructor's consent</th>
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**FINPLN 4393: Financial Planning: Estate and Gift Planning**  
Fundamentals, practical problems and solutions in basic estate and gift planning, business succession planning, and taxation issues.  

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<th>Credit Hours: 3</th>
<th>Prerequisites: FINPLN 4187 and FINPLN 4382 and FINPLN 4383 or instructor's consent. Not available to Pre-Personal Financial Planning majors</th>
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**FINPLN 4418: Topics in Personal Financial Planning**  
Selected current topics in field of interest.  

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<th>Credit Hour: 1-99</th>
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**FINPLN 4483: Financial Success**  
Examines financial management issues needed to survive the critical post-college years - managing educational debt; after-school budgeting; auto, health, and other forms of insurance; retirement planning and other investment issues; setting financial goals; effective use of financial resources. Graded on S/U basis only.  

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<th>Credit Hour: 1</th>
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**FINPLN 4992: Readings in Personal Financial Planning**  
Selected readings in field of interest.  

| Credit Hour: 1-12 | Prerequisites: Instructor's consent  
Recommended: 2-3 hours in Personal Financial Planning |
|-------------------|----------------------------------------------------------------------------------|

**FINPLN 4993: Internship in Personal Financial Planning**  
Enrollment in a major in the Department of Personal Financial Planning - Financial Planning (PFP), Personal Financial Management Services (PFMS), or Financial Counseling (FC). An exception may be made for those with a minor in PFMS or who obtain permission from the Department.  

<table>
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<tr>
<th>Credit Hour: 1-99</th>
<th>Prerequisites: Instructor consent required. Enrollment in a major in the Department of Personal Financial Planning - Financial Planning (PFP), Personal Financial Management Services (PFMS), or Financial Counseling (FC). An exception may be made for those with a minor in PFMS or who obtain consent from the Department</th>
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**FINPLN 7000: Problems in Personal Financial Planning**  
Prerequisites: Restricted to Personal Financial Planning Majors Only.  

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<th>Credit Hour: 1-99</th>
<th>Prerequisites: 4000-level course in field of problem and instructor's consent</th>
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**FINPLN 7001: Topics in Household Economics and Finance**  
Selected current topics in field of interest.  

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<th>Credit Hour: 1-99</th>
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**FINPLN 7183: Fundamentals of Personal Financial Planning**  
Issues and concepts related to the financial planning process, including determination of financial goals and expectations and analysis and evaluation of personal and family financial data with emphasis on savings, insurance, investments, taxes, credit and financial aspects of housing.  

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**FINPLN 7187: Financial Planning: Tax Planning**  
(cross-leveled with FINPLN 4187). Principles, current law and practice of income taxation and its impact on personal financial planning for individuals, couples and families in their roles as investors, employees, and business owners. Graded on A-F basis only.  

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**FINPLN 7282: Advanced Financial Counseling**  
Students will learn client-centered financial counseling. Includes development of interviewing techniques, focus on personality strengths and weaknesses, creation of the sales process, and the role of technology in counseling. Graded on A-F basis only.  

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**FINPLN 7380: Assessing the American Dream**  
(cross-leveled with FINPLN 4380). A systems perspective examining ways choice and culture shape American levels and standards of living. The impact of trends in personal and family values, technology the economy, mass media and social movements on household resource management.  

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**FINPLN 7381: Securities Industry Essentials**  
(cross-leveled with FINPLN 4381). The Securities Industry Essentials (SIE) curriculum will prepare students for the Financial Industry Regulatory Authority (FINRA) SIE exam increasing their chances for career placement in the financial services industry upon graduation. Additionally, this course will explore current trends and techniques for financial advisor marketing and prospect/client management. Taught in a blended format, students will attend class 1 hour per week for 15 weeks. This course is open to any MU student in any degree program with a desire to enter the financial services industry. Graded on A-F basis only.  

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FINPLN 7383: Financial Planning: Investment Management
(cross-leveled with FINPLN 4383). Management of family financial investments.
Credit Hours: 3
Prerequisites or Corequisites: ECONOM 3229
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FINPLN 7386: Financial Planning: Employee Benefits and Retirement Planning
Credit Hours: 3
Prerequisites: FINPLN 4382, FINPLN 4383, or instructor's consent

FINPLN 7387: Consumer and Household Economics II
(cross-leveled with FINPLN 4387). Economic theory of consumer and household behavior, focusing on rationality, uncertainty, optimal search, heuristics, interactive decisions and considering implications for financial decision making and policy analysis.
Credit Hours: 3
Prerequisites: ECONOM 4351 or equivalent

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The course emphasizes the use of analytical tools to develop effective financial plans for individuals and households.
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Fundamentals, practical problems and solutions in basic estate and gift planning, business succession planning, and taxation issues.
Credit Hours: 3

Prerequisites: FINPLN 4382 and FINPLN 4382

FINPLN 7960: Readings in Household Economics and Finance
Readings in recent research in household economics and finance.
Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 7993: Internship in Personal Financial Planning
Internship in Personal Financial Planning.
Credit Hour: 1-99
Prerequisites: instructor's consent; Restricted to Personal Financial Planning Majors Only

FINPLN 8001: Topics in Personal Financial Planning
Selected current topics in field of interest.
Credit Hour: 1-99

FINPLN 8085: Problems in Household Economics and Finance
Supervised independent work related to household economics and finance.
Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 8087: Seminar in Household Economics and Finance
Report and discussion of recent research and practice in household economics and finance.
Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 8090: Master's Thesis Research in Personal Financial Planning
Independent research leading to thesis. Graded on S/U basis only.
Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 8183: Military Personal Financial Readiness
Financial planning process applied to military personnel and their families. Focus on service member status; financial readiness; record-keeping; management of cash flow, risk, credit and debt, savings, investments, tax, savings; education planning, retirement and estate planning. Graded on A-F basis only.
Credit Hours: 3

FINPLN 8187: Professional Practices in Financial Planning
Practice management techniques for Financial Planners. Graded on A-F basis only.
Credit Hours: 3

FINPLN 8380: Family Systems
Exploration of the family as a system within the broader context of society.
Credit Hours: 3
FINPLN 8381: Theories and Research in Personal Financial Planning I
Course introduces students to the social science of family finances. Course covers the theories of family functioning, microeconomic theory related to family resource allocation decisions, the family as an economic unit, and the interaction of families and the economy. Graded on A-F basis only.

Credit Hours: 3

FINPLN 8382: Theories and Research in Personal Financial Planning II
Course reviews theories and empirical research in household financial decision-making, drawing from macroeconomic theory, theories of household behavior, lifecycle hypothesis, behavioral economics and finance, theories of behavioral change and psychological theories of family well-being. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 8381

FINPLN 8385: Housing and Real Estate
The study of real estate as a component to household wealth. Graded on A-F basis only.

Credit Hours: 3

FINPLN 8389: Financial Planning Case Studies
The analysis and development of appropriate presentations for effective financial plans.

Credit Hours: 3

Independent research not leading to a thesis. Report required. For students completing Master's in Personal Financial Planning.

Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 8483: Family Economics
Multidisciplinary study of research on families as economic units. Examines trends in family income, wealth, labor market participation, household production, distribution of household resources, use of public goods, and underground economy.

Credit Hours: 3

FINPLN 8485: Human Resource Development and Allocation
Economic analysis of conditions, programs and policies related to development and use of human resources, with special reference to impact on families and households.

Credit Hours: 3
Prerequisites: FINPLN 4387 or instructor's consent

FINPLN 8488: Household Financial Decision Making
This course provides a solid foundation for critical thinking and research on household financial decision making. A selective but extensive review of normative and descriptive theories and empirical studies pertinent to household financial decision making is provided. The focus is on developing a critical perspective in students that enables them to identify opportunities to advanced theory toward relevant applications through research on household financial decision making.

Credit Hours: 3
Prerequisites: instructor's consent. A knowledge of intermediate microeconomics, introductory statistics, and introductory differential calculus is assumed

FINPLN 8500: Personal Financial Planning Capstone
Independent work on project approved by major advisor and CFP (R) Program Director. For students completing Master's in Personal Financial Planning. May be repeated for credit.

Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 9090: Doctoral Dissertation Research in Personal Financial Planning
Independent research leading to thesis or dissertation. Graded on S/U basis only.

Credit Hour: 1-99
Prerequisites: instructor's consent