Personal and Financial Planning (FINPLN)

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 will 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 4380: Assessing the American Dream
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.

Credit Hours: 3
Prerequisites: ENGLSH 1000
Recommended: junior standing

FINPLN 4380W: Assessing the American Dream - Writing Intensive
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.

Credit Hours: 3
Prerequisites: ENGLSH 1000
Recommended: junior standing

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 AG_EC 1041; ECONOM 1015 or AG_EC 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
FINPLN 4383: Financial Planning: Investment Management
(cross-leveled with FINPLN 7383). Introduction to investment for family 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.
Credit Hours: 3
Prerequisites: ECONOM 1014 or AG_EC 1041; STAT 2500 or STAT 1300 and STAT 2200 or STAT 1400 and STAT 2200 or STAT 1200 and STAT 2200

FINPLN 4389: Financial Planning: Capstone
The course emphasizes the use of analytical tools to develop effective financial plans for individuals and households.
Credit Hours: 3
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

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.
Credit Hours: 3
Prerequisites: FINPLN 4187 and FINPLN 4382 and FINPLN 4383 or instructor's consent. Not available to Pre-Personal Financial Planning majors.

FINPLN 4418: Topics in Personal Financial Planning
Selected current topics in field of interest.
Credit Hours: 3
Prerequisites: Instructor's consent

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.
Credit Hour: 1

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 consent from the Department.
Credit Hour: 1-99
Prerequisites: 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

FINPLN 7000: Problems in Personal Financial Planning
Prerequisites: Restricted to Personal Financial Planning Majors Only.
Credit Hour: 1-99
Prerequisites: 4000-level course in field of problem and instructor's consent

FINPLN 7001: Topics in Household Economics and Finance
Selected current topics in field of interest.
Credit Hour: 1-99

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.
Credit Hours: 3

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.
Credit Hours: 3
**Prerequisites:** FINPLN 2183; FINPLN 3283 or ACCTCY 2258 or equivalent or instructor's consent

**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.

**Credit Hours:** 3

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

**Prerequisites:** FINPLN 3283 or ACCTCY 2258; ECONOM 1014 or AG_EC 1041; ECONOM 1015 or AG_EC 1042; STAT 2500 or STAT 1300 and STAT 2200 or STAT 1400 and STAT 2200 or STAT 1200 and STAT 2200

**Credit Hours:** 3

**FINPLN 7383: Financial Planning: Investment Management**
Management of family financial investments.

**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

**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

**FINPLN 7389: Financial Planning: Capstone**
The course emphasizes the use of analytical tools to develop effective financial plans for individuals and households.

**Credit Hours:** 3

**Prerequisites:** FINPLN 4187, FINPLN 4382, FINPLN 4383 or instructor's consent. Not available to Pre-Personal Financial Planning majors

**FINPLN 7393: Financial Planning: Estate and Gift Planning**
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 4383

**FINPLN 7583: Personal Financial Issues of Older Adults**
(same as H_D_FS 7583). Principles and practice of personal finance relevant to assessing and improving the financial security of older individuals. Topics covered include sources of income, management of cash flow, credit use and abuse, risk exposure, investment management, housing, and financial planning. Financial vulnerabilities of seniors will be explored. May be repeated for credit. Graded on A-F basis only.

**Credit Hours:** 3

**Prerequisites:** Bachelor or Master's degree in human services, social work, mental health, nursing physical rehabilitation or psychology; Must be enrolled in Graduate Certificate in Geriatric Care Management program

**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 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 or dissertation. 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: 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 8388: 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 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