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 1100 with grade of C- or above

FINPLN 2185: Consumer as Entrepreneur
The American economic system and marketplace from both a consumer and an entrepreneurial perspective.
Credit Hours: 3

FINPLN 2182: 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 2183: 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 or equivalent

FINPLN 2185: Financial Planning: Real Estate
Family housing and real estate investments as components of the family's quality of life and asset portfolio.
Credit Hours: 3

FINPLN 2282: 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 2187: Tax Planning
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 instructor's consent. Not available to Pre-Personal Financial Planning majors

FINPLN 4000: Problems in Personal Financial Planning
Supervised and independent work.
Credit Hour: 1-99
Prerequisites: instructor's consent

FINPLN 4183: Sales Management
Prepares students to enter financial service occupations dependent upon sales and sales management. Attention given to skill development, evaluation of current and best practices.
Credit Hours: 3
Prerequisites or Corequisites: FINPLN 3283 or instructor's consent
Prerequisites: junior standing; acceptance into professional program; FINPLN 2183

FINPLN 4187: Tax Planning
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 4187 or FINPLN 7187 or instructor's consent. Not available to Pre-Personal Financial Planning majors

FINPLN 4189: Financial Planning: Applied Tax Law
This course trains students to become volunteer tax preparers and provides the opportunity to use their skills in a lab setting to prepare personal tax returns for U.S. citizens and resident aliens living in central Missouri. The course also discusses tax law, especially as it applies to clients of the Volunteer Income Tax Assistance site.
Credit Hours: 3
Prerequisites: FINPLN 4187

FINPLN 4318: Topics in Personal Financial Planning
Selected current topics in field of interest.
Credit Hour: 1-99
Prerequisites: vary with topic

FINPLN 4355: Recent Trends in Personal and Financial Planning
For upper-class students who wish additional knowledge and understanding in specific subject matter areas.
Credit Hour: 1-3
Prerequisites: vary with the topic
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
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 3283; ECONOM 1014 and ECONOM 1015; STAT 1300 or STAT 2500. Not available to Pre-Personal Financial Planning majors

FINPLN 4383: Financial Planning: Investment Management
Introduction to investment for family financial planning.
Credit Hours: 3
Prerequisites or Corequisites: ECONOM 3229
Prerequisites: FINPLN 2183 and 3283; STAT 1300 or STAT 2500. Not available to Pre-Personal Financial Planning majors

Credit Hours: 3
Prerequisites: FINPLN 4382, FINPLN 4383. Not available to Pre-Personal Financial Planning majors

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 equivalent

FINPLN 4388: Effective Consumer Decision-Making
Theory, concepts, principles underlying consumer decision-making, including rationality, uncertainty, optimal search, heuristics, interactive decisions; strategies for their application in the marketplace.
Credit Hours: 3
Prerequisites: ECONOM 1014 and ECONOM 1015

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

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 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 Hour: 1-99
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
Credit Hour: 1-99
Prerequisites: restricted to Personal Financial Planning Majors only
Recommended: 2-3 hours in Personal Financial Planning

FINPLN 4993: Internship in Personal Financial Planning
Credit Hour: 1-99
Prerequisites: instructor's consent

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 7083: Teaching Personal Finance Literacy
(same as LTC_V 7083). Principles and practices of teaching personal finance with particular emphasis on income, money management, spending and credit, and savings and investing. Graded on A-F basis only.

Credit Hours: 3

FINPLN 7085: Problems in Household Economics and Finance
Supervised independent work related to household economics and finance.

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

FINPLN 7087: Seminar in Household Economics and Finance
Reports and discussion of recent research and practice in household economics and finance.

Credit Hour: 1-4

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
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, ACCTCY 2010 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
Prerequisites: FINPLN 2183, FINPLN 3283, ACCTCY 2010 or equivalent or instructor's consent

FINPLN 7382: Financial Planning: Risk Management
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 3283; 5-6 hours of Economics; STAT 1300 or STAT 2500

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

Credit Hours: 3
Prerequisites: FINPLN 3283; 5-6 hours of Economics; STAT 1300 or STAT 2500

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 7387). 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 7388: Effective Consumer Decision-Making
Theory, concepts, principles underlying consumer decision-making, including rationality, uncertainty, optimal search, heuristics, interactive decisions; strategies for their application in the marketplace.

Credit Hours: 3
Prerequisites: FINPLN 2185; 5-6 hours of Economics

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 4187, FINPLN 4382 and FINPLN 4383

FINPLN 7412: Research Methods in Personal Financial Planning
Introduction to the scope, purpose and methods of research in consumer and family economics, with emphasis on economic survey methods.
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: an introductory statistics course
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 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: 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 8386: International Employee Benefits and Retirement Planning
This course develops the theory and application of international employee benefits and retirement planning. Universal theory will be applied to analyze existing programs in an international context. Graded on A-F basis only.
Credit Hours: 3
Prerequisites: FINPLN 7183 and FINPLN 7383
FINPLN 8389: Financial Planning Case Studies
The analysis and development of appropriate presentations for effective financial plans.
Credit Hours: 3
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<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Description</th>
<th>Credit Hours</th>
<th>Prerequisites</th>
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<tbody>
<tr>
<td>FINPLN 8393</td>
<td>International Estate and Gift Planning</td>
<td>This course develops the theory and application of end of life planning in an international context. Core estate planning education will prepare students to sit for the CFP exam, while addressing issues prevalent in other countries. Graded on A-F basis only.</td>
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<td>FINPLN 7183, FINPLN 7383</td>
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<td>FINPLN 8483</td>
<td>Family Economics</td>
<td>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.</td>
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<td>FINPLN 8485</td>
<td>Human Resource Development and Allocation</td>
<td>Economic analysis of conditions, programs and policies related to development and use of human resources, with special reference to impact on families and households.</td>
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<td>FINPLN 4387 or instructor's consent</td>
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<td>FINPLN 8468</td>
<td>Social Policy and the Family Economy</td>
<td>Economic analysis of public programs that directly affect well-being of families: income maintenance, goods transfers, employment, housing, health, transportation, taxes, etc.; consideration of underlying philosophies, policy alternatives.</td>
<td>3</td>
<td>FINPLN 7387 or instructor's consent</td>
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<td>FINPLN 8488</td>
<td>Household Financial Decision Making</td>
<td>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.</td>
<td>3</td>
<td>instructor's consent. A knowledge of intermediate micro economics, introductory statistics, and introductory differential calculus is assumed</td>
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<td>FINPLN 8500</td>
<td>Personal Financial Planning Capstone</td>
<td>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.</td>
<td>1-99</td>
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