Personal Financial Planning

Department Chair
Frances C. Lawrence, PhD
241 Stanley Hall
(573) 882-9651
http://pfp.missouri.edu

Advising Contacts
Victoria Shahan
106 Gwynn Hall
(573) 882-6424
hesstudentservices@missouri.edu
http://hes.missouri.edu

PFP Academic Advisor
239 Stanley Hall
(573) 882-6270
PFPAcademicadvisor@missouri.edu

Scholarship Information Contact
Liz Townsend Bird
Office for Advancement
122 Gwynn Hall
(573) 882-7514
hesdevelopment@missouri.edu

The Department of Personal Financial Planning is nationally and internationally recognized for its premier education and research programs. Not only does the department have one of only four PhD financial planning degrees in the U.S., it offers undergraduate, graduate, and certificate CFP® Board-Registered Programs that prepare students to meet the education requirement to sit for the CFP® certification examination. The award-winning faculty provide an ideal environment for student success. Students have excellent opportunities to intern at leading financial planning firms, to participate in peer financial coaching in our Office for Financial Success, and to conduct research with a purpose.

Faculty

Professor F. Lawrence**
Associate Professor D. L. Sharpe**, R. Yao**
Assistant Professor L. Fan*, A. Rabbani*
Teaching Assistant Professor J. Green*
Extension Assistant Professor G. McCaulley, A. Zumwalt
Emeritus Professor P. Lieurance, R. O. Weagley

* Graduate Faculty Member - membership is required to teach graduate-level courses, chair master's thesis committees, and serve on doctoral examination and dissertation committees.

** Doctoral Faculty Member - membership is required to chair doctoral examination or dissertation committees. Graduate faculty membership is a prerequisite for Doctoral faculty membership.

Undergraduate

• BS in Personal Financial Planning (http://catalog.missouri.edu/undergraduategraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/bs-personal-financial-planning-emphasis-risk-managementservices)

FINPLN 2183

• with emphasis in Financial Counseling (http://catalog.missouri.edu/undergraduategraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/bs-personal-financial-planning-emphasis-financial-counseling)

• with emphasis in Personal Financial Management Services (http://catalog.missouri.edu/undergraduategraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/bs-personal-financial-planning-emphasis-personal-financial-management-services)

• Certificate in Personal Financial Planning (http://catalog.missouri.edu/undergraduategraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/certificate-personal-financial-planning)

• Minor in Personal Financial Management Services (http://catalog.missouri.edu/undergraduategraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/minor-personal-financial-management-services)

The program leading to the BS in Personal Financial Planning offers designated emphasis areas in personal financial planning, personal financial management services, and financial counseling.

PERSONAL FINANCIAL PLANNING

The PFP degree option 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 management advice.

To be admitted to the Personal Financial Planning emphasis area, students must have a University of Missouri cumulative GPA of at least a 2.5, based on at least 50 credits attempted. Students who wish to pursue a Personal Financial Planning emphasis 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 move to the professional program. A grade in the D range is allowed in only one course in the professional program (unless otherwise noted), regardless of emphasis area.

PERSONAL FINANCIAL MANAGEMENT SERVICES

PFMS is a degree option that 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 degree program gives graduates a broad understanding of household financial management. Many students choose to complement this degree with a minor in business, economics, social work, or other related program.

To be admitted to the Personal Financial Management Services emphasis area, students must have a University of Missouri cumulative GPA of at least a 2.0, based on at least 50 credits attempted. Students who wish to pursue a Personal Financial Management Services emphasis must earn at least a grade of C (2.0) or better in FINPLN 2183 and FINPLN 3283 to move to the professional program. A grade in the D range is allowed in only one course in the professional program (unless otherwise noted), regardless of emphasis area.

FINANCIAL COUNSELING

Financial Counseling brings together a sound knowledge of personal finance with a solid background in counseling, utilizing the expertise...
of our colleagues in the School of Social Work and the Department of Human Development and Family Science. Besides preparing students to work with individuals and families in a wide range of financial service occupations, this emphasis area develops the tools a financial professional needs to help address the human issues often accompanying financial problems. In addition, graduates may take the exam that leads to earning the Accredited Financial Counselor (AFC) designation, which is offered through the Association for Financial Counseling and Planning Education (AFCE) (http://www.afce.org).

To be admitted to the Financial Counseling emphasis area, students must have a University of Missouri cumulative GPA of at least a 2.25, based on at least 50 credits attempted. Students who wish to pursue a Financial Counseling emphasis must earn at least a grade of C (2.0) or better in FINPLN 2183 and FINPLN 3283 to move to the professional program. A grade in the D range is allowed in only one course in the professional program (unless otherwise noted), regardless of emphasis area.

MINOR

The Minor in Personal 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.

UNDERGRADUATE CERTIFICATE PROGRAM

An undergraduate 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/undergraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/ms-personal-financial-planning)
  - with emphasis in Consumer and Family Economics (http://catalog.missouri.edu/undergraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/ms-personal-financial-planning-emphasis-consum-family-econ)
  - with emphasis in Personal Financial Planning (http://catalog.missouri.edu/undergraduate/collegeofhumanenvironmentalsciences/personalfinancialplanning/ms-personal-financial-planning-emphasis-personal-financ-pln)

The College also offers a PhD in Human Environmental Sciences with an emphasis in Personal Financial Planning (http://catalog.missouri.edu/undergraduate/collegeofhumanenvironmentalsciences/humanenvironmentalsciences/phd-human-environmental-sciences-emphasis-personal-financial-planning).

Director of Graduate Studies

Rui Yao (http://pfp.missouri.edu/faculty_yao.html), PhD, CFP®
239 Stanley Hall
Columbia, MO 65211
573-882-9343

http://pfp.missouri.edu/

Director GIPIDE/Online Program

Deanna L. Sharpe (http://pfp.missouri.edu/faculty_sharpe.html), PhD, CFP®, CRPC®, CRPS®
239C Stanley Hall
573-882-9652

Director CFP Board-Registered Program

Frances C. Lawrence, PhD
241 Stanley Hall
(573) 882-9651
http://pfp.missouri.edu

Program Information

Individuals and families today bear an ever-growing responsibility for achieving and sustaining financial and economic success across their life span. Never has there been a greater need for well-trained professionals who can help individuals and families make informed and effective financial and economic 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 household and consumer economic conditions and behavior, evaluating the interrelationships between households and markets with a focus on improving social policy. Students' programs are designed to develop professional competencies and interests. A resident doctoral and two masters programs are available. Online graduate offerings may be viewed at http://pfp.missouri.edu/graduate_distance.html.

Certification Information

Degrees registered with the Certified Financial Planner Board of Standards Inc. include: a graduate Certificate in Personal Financial Planning and an Applied Master's Degree.

Financial planning course work could also be completed as a doctoral program that is registered with the Certified Financial Planner Board of Standards Inc.

Financial Aid

If you wish to be considered for internal assistantships, fellowships, or other funding packages, check the program website (http://pfp.missouri.edu) or contact the Director of Graduate Studies, Rui Yao (http://pfp.missouri.edu/faculty_yao.html) for details.

Faculty Areas of Study

We conduct research pertaining to financial issues of individuals, families and households. Our research is highly applied and provides practical implications to researchers, financial planning professionals and policy makers on helping individuals, families and households make better 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 issues
- Financial literacy and education
FINPLN 1183: Financial Survival
Examines financial management issues needed to survive the critical college years-credit/credit card, 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 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 or higher; restricted to Financial Counseling emphasis area with a 2.25 cumulative gpa; or instructor consent

FINPLN 4388: Personal and Business Financial Management
An in-depth study of personal and business financial management. Examines the financial planning needs of individuals, families, businesses, and government agencies with an emphasis on risk management, financial planning, savings and investment options, and retirement planning. This course is designed for those interested in pursuing a career in personal or business financial planning.
Credit Hours: 3
Prerequisites: FINPLN 2183 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.  
**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 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  
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 7380: 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

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.
Credit Hours: 3
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

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 7388: 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 4382

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
<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Description</th>
<th>Credit Hours</th>
<th>Prerequisites</th>
</tr>
</thead>
<tbody>
<tr>
<td>FINPLN 8183</td>
<td>Military Personal Financial Readiness</td>
<td>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.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FINPLN 8187</td>
<td>Professional Practices in Financial Planning</td>
<td>Practice management techniques for Financial Planners. Graded on A-F basis only.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FINPLN 8380</td>
<td>Family Systems</td>
<td>Exploration of the family as a system within the broader context of society.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FINPLN 8381</td>
<td>Theories and Research in Personal Financial Planning I</td>
<td>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.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FINPLN 8382</td>
<td>Theories and Research in Personal Financial Planning II</td>
<td>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.</td>
<td>3</td>
<td>FINPLN 8381</td>
</tr>
<tr>
<td>FINPLN 8385</td>
<td>Housing and Real Estate</td>
<td>The study of real estate as a component to household wealth. Graded on A-F basis only.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FINPLN 8389</td>
<td>Financial Planning Case Studies</td>
<td>The analysis and development of appropriate presentations for effective financial plans.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<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>
<td>3</td>
<td></td>
</tr>
<tr>
<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>
<td>3</td>
<td></td>
</tr>
<tr>
<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 microeconomics, introductory statistics, and introductory differential calculus is assumed</td>
</tr>
<tr>
<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>
<td>instructor's consent</td>
</tr>
<tr>
<td>FINPLN 8505</td>
<td>Doctoral Dissertation Research in Personal Financial Planning</td>
<td>Independent research leading to thesis or dissertation. Graded on S/U basis only.</td>
<td>1-99</td>
<td>instructor's consent</td>
</tr>
</tbody>
</table>