

# Certificate in Personal Banking

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The Personal Banking Certificate offers an intensive introduction to the principles and practice of retail and commercial banking. This field remains central to household finance, small-business growth, and regional economic health. Students complete 17 credit hours across six courses that move from personal-finance foundations and financial counseling to money and banking, sales, and banking operations. Learning extends beyond the classroom through an Executive-in-Residence component and field visits to Federal Reserve Banks and partner banking institutions across Missouri, giving participants hands-on exposure to real-world banking environments and client interactions. Graduates are prepared for entry-level roles such as credit analyst, consumer-banking associate, financial counselor, or branch-management trainee, and they build a skill set that also serves as a springboard to advanced study in personal finance, agribusiness, or other careers in financial services.

## Requirements

FINPLN 2083	Financial Planning Careers	2
FINPLN 2183	Personal and Family Finance	3
FINPLN 3282	Financial Counseling	3
ECONOM 3229	Money, Banking and Financial Markets	3
ABM 4301	Topics in Agribusiness Management (Topic: Fundamentals of Banking Operations)	1-6
Choose one of the following		
MRKTNG 3410	Personal Selling	3
ABM 3223	Relationship Selling: Creating Value for Customers	3