Personal Financial Planning (FINPLN)

FINPLN 1000: iGen Money
This course explores personal financial in the digital age. Concepts analyzed include critical financial decisions, generational differences in money motives, online businesses and brokerage fundamentals, crypto-currency development and use, and cyber protection techniques. Examples of topics are digital payment apps, FIRE for retirement, investing apps, ESG/sustainable investing, robo-advisors, non-fungible tokens (NFTS), and cryptocurrencies. It also provides the fundamentals and underlying principles of personal finance so students can make informed decisions to safeguard their money while utilizing today's technologies and approaches. Graded on A-F basis only.

Credit Hours: 3

FINPLN 1183: Financial Survival
This one hour, asynchronous online course allows students to work relevant personal finance content at their own pace that can set them up for success navigating the critical college years. Course examines financial management issues in plain language, including credit, budgeting, financial aid, common financial mistakes, debt management, goal setting, and financial resources. Graded on S/U basis only.

Credit Hour: 1

FINPLN 2083: Financial Planning Careers
This course provides students with an introduction to careers in financial planning and the Career Readiness Competencies of the National Association of Colleges and Employers. Through readings, introspection, discussions, class activities, and guest speakers, the student will develop an understanding of the broad financial planning industry and employers' expectations of college graduates as they start their careers. Graded on A-F basis only.

Credit Hours: 2

FINPLN 2183: Personal and Family Finance
Individual and family finance, with particular emphasis on financial planning, budgeting, savings, insurance, investments, taxes, use of credit, and financial aspects of housing, retirement planning and estate planning basics. Students develop the necessary skills to make rational financial decisions in adulthood.

Credit Hours: 3
Prerequisites: MATH 1050 or MATH 1100 (or higher) with grade of C- or above

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FINPLN 2183H: Personal and Family Finance - Honors
Individual and family finance, with particular emphasis on financial planning, budgeting, savings, insurance, investments, taxes, use of credit, and financial aspects of housing, retirement planning and estate planning basics. Students develop the necessary skills to make rational financial decisions in adulthood. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: Honors eligibility required, MATH 1050 or MATH 1100 (or higher) with grade of C- or above or instructor's consent

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FINPLN 3282: Financial Counseling
Practical course on client financial counseling. Course emphasizes counseling strategies and communication skills to motivate clients to change negative behaviors and/or adopt positive behaviors. Students also will learn client money issues including budgeting, credit, debt management, bankruptcy and other issues.

Credit Hours: 3
Prerequisites or Corequisites: FINPLN 2183 or instructor's consent

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FINPLN 3283: Financial Planning: Computer Applications
This course provides an understanding of how to use spreadsheet applications in analyzing the financial situations, needs, and goals of families and individuals. Topics covered in the course include constructing personal financial statements, cash flow analysis and projections, charts and tables, time value of money applications as they relate to education savings, retirement needs, and other areas of financial planning, pro-forma analysis, and amortization and accumulation tables. The course help students gain a working knowledge of how to analyze a family's financial position and how to project the family's future financial situations. Graded on A-F basis only.

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

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

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

FINPLN 4187: Financial Planning: Tax Planning
Principles, current law and practice of income taxation and its impact on personal financial planning decisions. Content includes tax regulations, tax return preparation, tax formula, and tax audit process. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183 or instructor's consent required

FINPLN 4188: Community Agencies and Volunteerism
This course provides students with an experiential learning opportunity to work one-on-one in a professional setting with individuals and families from diverse backgrounds. Students will gain an applied understanding of federal and state income taxation and experience reviewing client financial materials, creating required client documents, and resolving client complications. Students will need to attend a three-day training before the start of the semester or provide evidence of completion of the IRS VITA certification process on the first day of class. Graded on A-F basis only.

Credit Hours: 5
Prerequisites: FINPLN 4187 or instructor's consent

FINPLN 4380: Assessing the American Dream
(cross-leveled with FINPLN 7380). A systems perspective examining ways choice and culture shape American levels and standards of living. Evaluates effects of trends in personal and family values, technology, economy, mass media, diversity and inclusivity, and other social change on household resource management. Graded on A-F basis only.

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

FINPLN 4380W: Assessing the American Dream - Writing Intensive
(cross-leveled with FINPLN 7380). A systems perspective examining ways choice and culture shape American levels and standards of living. Evaluates effects of trends in personal and family values, technology, economy, mass media, diversity and inclusivity, and other social change on household resource management. Graded on A-F basis only.

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

FINPLN 4381: Securities Industry Essentials
The Securities Industry Essentials (SIE) curriculum will prepare students for the Financial Industry Regulatory Authority (FINRA) SIE exam. Additionally, this course will explore current trends and techniques for financial advisor marketing and prospect/client management. This course is open to any MU student in any degree program with a desire to enter the financial services industry. Graded on S/U 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

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FINPLN 4382: Financial Planning: Risk Management
Analysis of financial risk management and insurance planning for individuals in the context of personal financial planning decisions. Content includes life insurance, health insurance, disability insurance, long-term care insurance, property and casualty insurance, social security and Medicare, annuities. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183 or instructor's consent required

FINPLN 4383: Financial Planning: Investment Management
This course introduces theories and strategies of wealth management including basic concepts, investment techniques, and methodologies. Topics covered include: asset classes and market structure, risk and returns, portfolio theory, investment decisions and analysis, market efficiency and behavioral finance, fixed income and equity securities, investment companies, and taxation of investment. This course will also provide case practice and discussion and collaboration activities that facilitate students' learning and practicing their knowledge and skills. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183 or Instructor's consent required

FINPLN 4386: Financial Planning: Employee Benefits and Retirement Planning
Fundamentals of employee benefits and retirement planning in the context of personal financial planning decisions. Content includes a survey of various types of retirement plans, legal and tax requirements for a retirement plan, assessing and forecasting financial needs in retirement, distribution rules, and integration of retirement plans with government benefits. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183 and FINPLN 3283, or instructor's consent required

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FINPLN 4387: Consumer and Household Economics
(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. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: ECONOM 1014 or ABM 1041, and ABM 2225 or STAT 2500, or instructor's consent

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FINPLN 4389: Financial Planning: Capstone
The course emphasizes the use of analytical skills and techniques to develop effective financial plans for individuals and families. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 3283 and FINPLN 4187 and FINPLN 4382 and FINPLN 4383 and FINPLN 4386 and FINPLN 4393, or instructor's consent required

FINPLN 4393: Financial Planning: Estate and Gift Planning
This course is an overview of the family estate and gift planning process from a financial planning perspective. Topics covered include: introduction, basic estate planning documents, types of property interests, the probate process, gift and estate taxes, transfer during life and at death, and the utilization of estate and gift planning strategies and tools. This course will also provide case practice and discussion and collaboration activities that facilitate students' learning and practicing their knowledge and skills. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 2183 or instructor's consent required

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
This one hour, asynchronous online course allows students to work relevant personal finance content at their own pace to develop financial management practices to survive the critical post-college years. Course examines financial issues in plain language, including managing educational debt, after-school budgeting, insurance, retirement planning, investing, setting financial goals, and 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. Graded on A-F basis only.

Credit Hour: 1-12
Prerequisites: Instructor's consent

FINPLN 4993: Internship in Personal Financial Planning
(cross-leveled with FINPLN 7993). Students enrolled in the internship course gain practical hands-on experience in a financial services setting. Graded on A-F basis only.

Credit Hour: 1-99
Prerequisites: Limited to Personal Financial Planning majors. Instructor's consent required

FINPLN 7000: Problems in Personal Financial Planning
Restricted to Personal Financial Planning Majors Only.

Credit Hour: 1-99
Prerequisites: 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 overall financial planning process and establishing client-planner relationships. Students explore services provided to families, documentation required, and client and Certified Financial Planner(TM) licensee responsibilities. Students develop competencies for gathering of client data, determining goals and expectations, and assessing the client's financial status by analyzing and evaluating data. Emerging issues and the role of ethics in financial planning are an integral part of the course.

Credit Hours: 3

FINPLN 7187: Financial Planning: Tax Planning
Principles, current law and practice of income taxation and its impact on personal financial planning decisions. Content includes tax regulations, tax return preparation, tax formula, and tax audit process. Graded on A-F basis only.

Credit Hours: 3

FINPLN 7282: Advanced Financial Counseling
Theory and research regarding the interactive process between clients and practitioner, including communication techniques, motivation and esteem building, the counseling environment, ethics, and methods of data intake, verification and analysis. Other topics of the course are legal issues, compensation, uses of technology to identify resources, information management, and current or emerging issues. Graded on A-F basis only.

Credit Hours: 3

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. Evaluates effects of trends in personal and family values, technology, economy, mass media, diversity and inclusivity, and other social change on household resource management.

Credit Hours: 3

FINPLN 7382: Financial Planning: Risk Management
Analysis of financial risk management and insurance planning for individuals in the context of personal financial planning decisions. Content includes life insurance, health insurance, disability insurance, long-term care insurance, property and casualty insurance, social security and medicare, annuities.

Credit Hours: 3

FINPLN 7383: Financial Planning: Investment Management
This course introduces theories and strategies of wealth management including basic concepts, investment techniques, and methodologies. Topics covered include: asset classes and market structure, risk and returns, portfolio theory, investment decisions and analysis, market efficiency and behavioral finance, fixed income and equity securities, investment companies, and taxation of investment. This course will also provide case practice and discussion and collaboration activities that facilitate students' learning and practicing their knowledge and skills.

Credit Hours: 3

FINPLN 7386: Financial Planning: Employee Benefits and Retirement Planning
Fundamentals of employee benefits and retirement planning in the context of personal financial planning decisions. Content includes a survey of various types of retirement plans, legal and tax requirements for a retirement plan, assessing and forecasting financial needs in retirement, distribution rules, and integration of retirement plans with government benefits.

Credit Hours: 3

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, or instructor's consent

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FINPLN 7389: Financial Planning: Capstone
The course emphasizes the use of analytical skills and techniques to develop effective financial plans for individuals and families.

Credit Hours: 3
Prerequisites: FINPLN 7187 and FINPLN 7382 and FINPLN 7383 and FINPLN 7386 and FINPLN 7393

FINPLN 7393: Financial Planning: Estate and Gift Planning
This course is an overview of the family estate and gift planning process from a financial planning perspective. Topics covered include: introduction, basic estate planning documents, types of property interests, the probate process, gift and estate taxes, transfer during life and at death, and the utilization of estate and gift planning strategies and tools. This course will also provide case practice and discussion and collaboration activities that facilitate students' learning and practicing their knowledge and skills.

Credit Hours: 3

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
(cross-leveled with FINPLN 4993). Students enrolled in the internship course gain practical hands-on experience in a Financial services setting. Limited to Personal Financial Planning majors.

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. 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 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 8384: Advanced Risk Management
Risk management, a building block of personal financial planning, seeks to identify the risks of a person faces and evaluate their financial impacts in the event of an occurrence. Once the relevant risks have been identified, the financial planner must determine the need for insurance based on the financial goal and assess the various risk handling tools available to select the one that can best serve client's financial goal. This course is an advanced study of risk management and insurance. The course will cover legal principles in risk and insurance, private insurance industry, and commercial property and liability risks. Graded on A-F basis only.

Credit Hours: 3
Prerequisites: FINPLN 7382 or instructor's consent

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

FINPLN 8450: Applied Research in Household Economics and Planning
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 8488: Household Financial Decision Making
Critical thinking and problem solving on issues related to household financial decision making.

Credit Hours: 3
Prerequisites: FINPLN 7383 and FINPLN 7386, or instructor's consent

FINPLN 8500: Advanced Projects in Personal Financial Planning
Independent work on project approved by advisor. For students completing Master's in Personal Financial Planning. Graded on S/U basis only.

Credit Hour: 1-10
Prerequisites: Instructor's consent

FINPLN 9001: Topics in Household Economics and Finance
Selected current topics in field of interest.

Credit Hour: 1-99

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