

# Financial Planning and Wealth Management, B.S.

Visit the Finance and Economics Department page (<https://www.uvu.edu/woodbury/finance-economics/>) for more information on the program and access to advising.

## Program Description

The Financial Planning and Wealth Management, B.S. prepares graduates to meet the educational requirements for the CERTIFIED FINANCIAL PLANNER® certification process. This program is designed to equip students with the skills to become fee-for-service financial planning professionals who adhere to strong ethical standards. Graduates will be prepared to work with individuals and families to develop financial goals, create budgets, manage assets, and optimize resources to achieve those goals.

## Matriculation Requirements

Code	Title	Credit Hours
<b>Total Credit Hours</b>		<b>18</b>
<b>Business Foundation Matriculation Courses</b>		<b>18 Credits</b>
ACC 2110	Principles of Accounting I	3
Complete one of the following:		
My Educator <sup>1</sup>		
IM 2010	Business Computer Proficiency (3) <sup>1</sup>	
IM 2600	Spreadsheet Applications (3) <sup>1</sup>	
MGMT 2400	Data Analytics for Business	3
MGMT 2240	Business Quantitative Analysis	3
MGMT 2340	Business Statistics I	3
or STAT 2040	Principles of Statistics	
MKTG 2200G	Written Business Communication <sup>2</sup>	3
ECON 2010	Principles of Economics I	3

## Program Requirements

Code	Title	Credit Hours
<b>Total Credit Hours</b>		<b>120</b>
<b>General Education Requirements</b>		<b>30 Credits</b>
ENGL 1010	Introduction to Academic Writing	3
or ENGL 1005	Foundations of Academic Writing	
ENGL 2010	Intermediate Academic Writing	3
Complete one of the following:		
MATH 1050	College Algebra (4)	
MATH 1055	College Algebra with Preliminaries (5)	
MATH 1090	College Algebra for Business (3)	
Complete one of the following:		
HIST 2700 & HIST 2710	US History to 1877 and US History since 1877 (6)	
HIST 1700	American History (3)	
HIST 1700	American History (3)	
HIST 1740	US Economic History (3)	
POLS 1000	American Heritage (3)	
POLS 1100	American National Government (3)	
Distribution Courses:		
Biography		3

Physical Science		3
Social Science		3
Personal, Professional, and Civic Growth		3
Humanities		3
Fine Arts		3
<b>Discipline Core Requirements</b>		<b>73</b>
		<b>Credits</b>
Matriculation Courses		
ACC 2110	Principles of Accounting I	3
Complete one of the following:		
My Educator <sup>1</sup>		
IM 2010	Business Computer Proficiency (3) <sup>1</sup>	
IM 2600	Spreadsheet Applications (3) <sup>1</sup>	
ECON 2010	Principles of Economics I	3
MGMT 2400	Data Analytics for Business	3
MGMT 2240	Business Quantitative Analysis	3
MGMT 2340	Business Statistics I	3
or STAT 2040	Principles of Statistics	
MKTG 2200G	Written Business Communication <sup>2</sup>	3
Business Core Courses		
FIN 3100	Principles of Finance	3
MKTG 3600	Principles of Marketing	3
MGMT 3000	Organizational Behavior	3
MGMT 3450	Operations Management	3
MGMT 4860	Business Strategy Formulation and Implementation	3
ECON 3050G	International Economics	3
or MGMT 3300G	Survey of International Business	
or MGMT 3320G	Cross Cultural Communications for International Business	
MKTG 2390	Professional Business Presentations	3
Personal Financial Planning Core Requirements		
FIN 3060	Fundamentals of Wealth Management	3
FIN 3200	Financial Counseling	3
FIN 3220	Risk Management and Insurance	3
FIN 3400	Investment Management	3
FIN 4270	Wealth Management Seminar	3
FIN 4290	Technological Applications in Financial Planning	3
FIN 5210	Retirement Planning	3
FIN 5260	Estate Planning Fundamentals	3
FIN 5300	Income Tax Planning	3
FIN 5800	Wealth Management and Financial Planning Capstone	3
FIN 4830R	Colloquium in Financial Planning Professionalism	1
Personal Financial Planning Elective Requirements		
Complete 3 semester credit hours from the following courses:		3
FIN 4810R	Financial Planning Internship (3)	
FIN 4200	Financial Counseling Practicum (3)	
Other upper division courses as approved by the Department Chair		
<b>Elective Requirements</b>		<b>17</b>
		<b>Credits</b>
Complete 17 semester credit hours of any course numbered 1000 or higher		17
Students are strongly encouraged to select from the following courses:		
FIN 4190	Applied Asset Diversification and Management (3)	
FIN 4600	AFC Exam Preparation (3)	

FIN 4570R	Advanced Topics in Finance (3) (Adv Tops FIN SIE Series 7)
FIN 5700	CFP Exam Preparation (3)
FIN 3170	Financial Statement Analysis (undefined)
Students are also encouraged to consider the following business courses:	
MKTG 3650	Professional Selling (undefined)
ECON 3060	Money and Banking (3)
ECON 3070	Behavioral Economics (3)
FIN 3030	Foundations of Risk Management and Insurance (3)
FIN 4160	Portfolio Management (3)
FIN 5510	Investment Products (3)
Students are also encouraged to consider the following courses:	
PSY 1010	General Psychology (3)
COMM 2110	Interpersonal Communication (3)
CS 1400	Fundamentals of Programming (3)
FAMS 1150	Marriage and Relationship Skills (3)
COMM 1020	Public Speaking (3)
COMM 3420	Communication and Conflict (3)

- <sup>1</sup> Students will be required to complete My Educator with a score of 80 percent or higher or complete the IM 2010 Business Computer Proficiency or IM 2600 Spreadsheet Applications course with a grade of B- or higher.
- <sup>2</sup> Must be completed with a grade of B- or better.

## Graduation Requirements

1. Completion of a minimum of 120 semester credits required in the BS degree; at least 40 credit hours must be upper-division courses.
2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a "C-" in core and specialization courses.
3. Residency hours: Minimum of 30 credit hours of business courses through course attendance at UVU, with at least 10 hours earned in the last 45 hours.
4. Completion of GE and specified departmental requirements. Students are responsible for completing all prerequisite courses.
5. Successful completion of at least one Global/Intercultural course.
6. Successful completion of at least two Writing Enriched courses.

NOTE: Students will be limited to 9 hours of upper-division credit until matriculation into Woodbury School is completed.

## Graduation Plan

This graduation plan is a sample plan and is intended to be a guide. Your specific plan may differ based on your Math and English placement and/or transfer credits applied. You are encouraged to meet with an advisor and set up an individualized graduation plan in Wolverine Track (<http://www.uvu.edu/wolverinetrack/>).

First Year		Credit Hours
<b>Semester 1</b>		
ENGL 1010 or ENGL 1005	Introduction to Academic Writing or Foundations of Academic Writing	3
MATH 1050 or MATH 1055 or MATH 1090	College Algebra or College Algebra with Preliminaries or College Algebra for Business	3
Physical Science		3
American Institution		3
General Elective		3
<b>Credit Hours</b>		<b>15</b>
<b>Semester 2</b>		
ENGL 2010	Intermediate Academic Writing	3
MGMT 2240	Business Quantitative Analysis	3
ECON 2010	Principles of Economics I	3
Humanities		3
Fine Arts		3
<b>Credit Hours</b>		<b>15</b>

**Second Year****Semester 3**

ACC 2110	Principles of Accounting I	3
MGMT 2400	Data Analytics for Business	3
MGMT 2340	Business Statistics I	3
FIN 3060	Fundamentals of Wealth Management	3
Social Science		3
FIN 4830R	Colloquium in Financial Planning Professionalism	1
<b>Credit Hours</b>		<b>16</b>

**Semester 4**

MKTG 3600	Principles of Marketing	3
My Educator or IM 2010 or IM 2600*		
FIN 3200	Financial Counseling	3
MKTG 2200G	Written Business Communication **	3
Biology		3
Personal, Professional, and Civic Growth		3
*Students will be required to complete My Educator with a score of 80 percent or higher or complete the IM 2010 or 2600 course with a score of 80 percent or higher. Course could count for 2 credit of General Elective.		
Notes: **Complete with a B- grade or higher		
<b>Credit Hours</b>		<b>15</b>

**Third Year****Semester 5**

FIN 3100	Principles of Finance	3
FIN Elective		3
FIN 4290	Technological Applications in Financial Planning	3
MGMT 3000	Organizational Behavior	3
MGMT 3450	Operations Management	3
<b>Credit Hours</b>		<b>15</b>

**Semester 6**

FIN 3220	Risk Management and Insurance	3
FIN 3400	Investment Management	3
FIN 5210	Retirement Planning	3
FIN Elective		3
General Elective (from list)		3
<b>Credit Hours</b>		<b>15</b>

**Fourth Year****Semester 7**

ECON 3050G or MGMT 3300G or MGMT 3320G	International Economics or Survey of International Business or Cross Cultural Communications for International Business	3
FIN 4810R	Financial Planning Internship	3
FIN 5260	Estate Planning Fundamentals	3
FIN 5300	Income Tax Planning	3
FIN 4270	Wealth Management Seminar	3
<b>Credit Hours</b>		<b>15</b>

**Semester 8**

MKTG 2390	Professional Business Presentations	3
MGMT 4860	Business Strategy Formulation and Implementation	3
General Elective		2
FIN Elective (FIN 5700 suggested)		3
FIN 5800	Wealth Management and Financial Planning Capstone	3
<b>Credit Hours</b>		<b>14</b>
<b>Total Credit Hours</b>		<b>120</b>

## Program Learning Outcomes

1. Apply ethical and fiduciary standards in a financial planning situation.
2. Evaluate a client's financial situation and develop sound financial planning recommendations.
3. Calculate present and future values, interest rate, payment and number of payments of a client's financial goal.
4. Analyze a client's investments based on a client's unique financial situation.

5. Create a comprehensive written financial plan for a client that is professional and integrates all aspects of their financial situation.
6. Present client recommendations in an interactive and professional oral presentation.

### **Personal financial advisors**

- Total Positions 321,000
- Field Growth 17.1%
- Median Salary \$99,580
- Average Openings 27.0

### **Credit counselors**

- Total Positions 31,800
- Field Growth 4.9%
- Median Salary \$48,570
- Average Openings 2.3

### **Business teachers, postsecondary**

- Total Positions 104,900
- Field Growth 6.7%
- Median Salary \$97,130
- Average Openings 8.7

### **Securities, commodities, and financial services sales agents**

- Total Positions 513,800
- Field Growth 6.6%
- Median Salary \$76,900
- Average Openings 41.0