Personal Financial Planning, 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 WSB Bachelor of Science in Personal Financial Planning (PFP) prepares graduates with the courses necessary to meet educational requirements to sit for the Certified Financial Planning Board of Standards, Inc. accreditation process. It is intended to prepare students to become fee-for-service professional planners with strong ethical standards who work with families and individuals developing specific budget, asset management, and related planning processes.

Matriculation Requirements

Code	Title	Credit Hours
Total Credit Hours		**18**
Business Foundation Matriculation Courses		**18 Credits**
ACC 2110	Principles of Accounting I	3
Complete one of the following:		
My Educator [1]		
IM 2010	Business Computer Proficiency (3) [1]	
IM 2600	Spreadsheet Applications (3) [1]	
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 [2]	3
ECON 2010	Principles of Economics I	3

Program Requirements

Code	Title	Credit Hours
Total Credit Hours		**120**
General Education Requirements		**30 Credits**
ENGL 1010	Introduction to Academic Writing	3
or ENGH 1005	Literacies and Composition Across Contexts	
ENGL 2010	Intermediate Academic Writing	3
Complete one of the following:		3
MATH 1050	College Algebra (4)	
MATH 1055	College Algebra with Preliminaries (5)	
MATH 1090	College Algebra for Business (3)	
Complete one of the following:		3
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:		
Biology		3

Physical Science		3
Social Science		3
Personal, Professional, and Civic Growth		3
Humanities		3
Fine Arts		3
Discipline Core Requirements		**73 Credits**
Matriculation Courses		
ACC 2110	Principles of Accounting I	3
Complete one of the following:		
My Educator [1]		
IM 2010	Business Computer Proficiency (3) [1]	
IM 2600	Spreadsheet Applications (3) [1]	
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 [2]	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	Introduction to the PFP Profession	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 Personal Financial Planning	3
FIN 5210	Retirement Planning	3
FIN 5260	Estate Planning Fundamentals	3
FIN 5300	Tax Planning for Personal Financial Planners	3
FIN 5800	Wealth Management and Financial Planning Capstone	3
FIN 4830R	Colloquium in PFP Professionalism	1
Personal Financial Planning Elective Requirements		
Complete 3 semester credit hours from the following courses:		3
FIN 4810R	Personal Financial Planning Internship (3)	
FIN 4200	Financial Counseling Practicum (3)	
Other upper division courses as approved by the Department Chair		
Elective Requirements		**17 Credits**
Complete 17 semester credit hours of any course numbered 1000 or higher		17
Students are strongly encouraged to select from the following courses:		
FIN 3170	Financial Statement Analysis (3)	
FIN 4190	Applied Asset Diversification and Management (3)	

FIN 4600	AFC Examination Preparation (3)
FIN 4570R	Advanced Topics in Finance (3) (Adv Tops FIN SIE Series 7)
FIN 5700	CFP Examination Preparation (3)
MGMT 4940R	Special Topics (0.5-3) (Real Financial Advisor)
MKTG 3650	Professional Selling (3)
Students are also encouraged to consider the following business courses:	
ACC 3010	Intermediate Accounting I (3)
ACC 3020	Intermediate Accounting II (3)
ACC 3510	Accounting Information Systems (3)
ECON 3030	Intermediate Macroeconomics (3)
ECON 3060	Money and Banking (3)
ECON 3070	Behavioral Economics (3)
ECON 3050G	International Economics (3)
ECON 3370	Economic Modeling and Data Analytics (3)
ECON 3400	Health Economics (3)
ECON 4100	Analysis of Financial Institutions and Markets (3)
ENTR 4400	New Venture Financing (3)
FIN 3410	Introduction to Venture Capital Skills (3)
FIN 3420R	Wolverine Fund (3)
FIN 3030	Foundations of Risk Management and Insurance (3)
FIN 4020	Enterprise Risk Management (3)
FIN 4040	Business Law for Insurance Professionals (3)
FIN 4050	Commercial Property Risk Management and Insurance (3)
FIN 4060	Commercial Liability Risk Management and Insurance (3)
FIN 4160	Portfolio Management (3)
FIN 4170	Derivative Securities (3)
FIN 4180	International Finance Management (3)
FIN 4310	Real Estate Investment and Securities (3)
FIN 4570R	Advanced Topics in Finance (3)
FIN 5130	Financial Statement Analysis and Modeling (3)
FIN 5180	CFA Examination Preparation (3)
FIN 5510	Investment Products (3)
FIN 5520	Financial Markets (3)
Students are also encouraged to consider the following courses:	
PSY 1010	General Psychology (3)
PSY 3530	Psychology of Interpersonal Relationships (undefined)
PSY 4300	Introduction to Counseling and Psychotherapy (3)
COMM 2110	Interpersonal Communication (3)
PSY 3300	Motivation and Emotion (3)
PSY 3460	Personality Theory (3)
SOC 1010G	Intro to Sociology (undefined)
SOC 3501	Social Psychology (3)
SOC 3750G	Sociology of Aging (3)
SOC 4400	Social Change (3)
CS 1030	Foundations of Computer Science (3)
CS 1400	Fundamentals of Programming (3)
FAMS 1150	Marriage and Relationship Skills (3)
FAMS 1500	Human Development Life Span (3)
FAMS 2400G	Contemporary Family Relation (3)
FAMS 2705	Ethics for Family Interventions (3)
FAMS 3850	Adult Development and Aging (3)
COMM 1020	Public Speaking (3)

COMM 1050	Introduction to Communication (3)
COMM 1500	Introduction to Mass Communication (3)
COMM 2070G	Introduction to Gender and Communication (3)
COMM 2120	Small Group Communication and Decision Making (3)
COMM 3410	Fundamentals of Mediation and Negotiation (3)
COMM 3420	Communication and Conflict (3)

[1] 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.

[2] 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		
Semester 1		**Credit Hours**
ENGL 1010 or ENGH 1005	Introduction to Academic Writing or Literacies and Composition Across Contexts	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
	Credit Hours	**15**
Semester 2		
ENGL 2010	Intermediate Academic Writing	3
MGMT 2240	Business Quantitative Analysis	3
ECON 2010	Principles of Economics I	3
Humanities		3
Fine Arts		3
	Credit Hours	**15**
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	Introduction to the PFP Profession	3
Social Science		3
FIN 4830R	Colloquium in PFP Professionalism	1
	Credit Hours	**16**
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		
	Credit Hours	**15**
Third Year		
Semester 5		
FIN 3100	Principles of Finance	3
FIN Elective (FIN 4200 suggested)		3
FIN 4290	Technological Applications in Personal Financial Planning	3
MGMT 3000	Organizational Behavior	3
MGMT 3450	Operations Management	3
	Credit Hours	**15**
Semester 6		
FIN 3220	Risk Management and Insurance	3
FIN 3400	Investment Management	3
FIN 4270	Wealth Management Seminar	3
FIN 5210	Retirement Planning	3
FIN Elective (FIN 4570R suggested)		3
	Credit Hours	**15**
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	Personal Financial Planning Internship	3
FIN 5260	Estate Planning Fundamentals	3
FIN 5300	Tax Planning for Personal Financial Planners	3
General Elective (from list)		3
	Credit Hours	**15**
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
	Credit Hours	**14**
	Total Credit Hours	**120**

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 Positions321,000
- Field Growth17.1%
- Median Salary$99,580
- Average Openings27.0

Credit counselors

- Total Positions31,800
- Field Growth4.9%

- Median Salary$48,570
- Average Openings2.3

Business teachers, postsecondary

- Total Positions104,900
- Field Growth6.7%
- Median Salary$97,130
- Average Openings8.7

Securities, commodities, and financial services sales agents

- Total Positions513,800
- Field Growth6.6%
- Median Salary$76,900
- Average Openings41.0