Personal Financial Planning, B.S.

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
Business Foundation Courses: Matriculation		
ACC 2110	Principles of Accounting I	3
Complete one of the following three computer proficiency choices:		
My Educator [1]		
IM 2010	Business Computer Proficiency [1]	
IM 2600	Spreadsheet Applications [1]	
ECON 2010	Principles of Economics I SS	3
MGMT 2240	Business Quantitative Analysis	3
MGMT 2340	Business Statistics I	3
MKTG 220G	Written Business Communication GI WE	3

Program Requirements

Code	Title	Credit Hours
Total Credit Hours		**120**
General Education Requirements		**35 Credits**
ENGL 1010	Introduction to Academic Writing CC	3
or ENGH 1005	Literacies and Composition Across Contexts CC	
ENGL 2010	Intermediate Academic Writing CC	3
Complete one of the following:		3
MATH 1050	College Algebra QL (4)	
or MATH 1055	College Algebra with Preliminaries QL	
or MATH 1090	College Algebra for Business QL	
Complete one of the following:		3
HIST 2700 & HIST 2710	US History to 1877 AS and US History since 1877 AS (6)	
HIST 1700	American Civilization AS (3)	
HIST 1700	American Civilization AS (3)	
HIST 1740	US Economic History AS (3)	
POLS 1000	American Heritage AS (3)	
POLS 1100	American National Government AS (3)	
Complete the following:		
PHIL 2050	Ethics and Values IH	3
HLTH 1100	Personal Health and Wellness TE	2
or EXSC 1097	Fitness for Life TE	
Distribution Courses:		
ECON 2010	Principles of Economics I SS	3
Biology		3
Physical Science		3
Additional Biology or Physical Science		3
Humanities		3
Fine Arts		3

Discipline Core Requirements		**70 Credits**
Business Foundation 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]	
MGMT 2400	Data Analytics for Business	3
MGMT 2240	Business Quantitative Analysis	3
MGMT 2340	Business Statistics I	3
MKTG 220G	Written Business Communication GI WE [2]	3
Business Core Courses:		
MKTG 2390	Professional Business Presentations	3
MGMT 3000	Organizational Behavior WE	3
FIN 3100	Principles of Finance	3
ECON 305G	International Economics GI	3
or MGMT 330G	Survey of International Business GI	
or MGMT 332G	Cross Cultural Communications for International Business GI	
MGMT 3450	Operations Management	3
MKTG 3600	Principles of Marketing	3
MGMT 4860	Business Strategy Formulation and Implementation	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	Personal Financial Planning Capstone	3
FIN 481R	Personal Financial Planning Internship (2-8) (for a maximum of 3 credits)	3
FIN 483R	Colloquium in PFP Professionalism	1
Elective Requirements		**15 Credits**
Choose nine (9) semester credit hours from the following courses:		9
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 4200	Financial Counseling Practicum (3)	
FIN 4600	AFC Examination Preparation (3)	
FIN 457R	Advanced Topics in Finance (3) (Adv Tops FIN SIE Series 7)	
FIN 5700	CFP Examination Preparation (3)	
MGMT 494R	Special Topics (0.5-3) (Real Financial Advisor)	
MKTG 3650	Professional Selling (3)	
Additional elective 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 305G	International Economics GI (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 342R	Wolverine Fund (3)	
FIN 4020	Enterprise Risk Management (3)	
FIN 4030	Foundations of Risk Management and Insurance (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 457R	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)	
MGMT 494R	Special Topics (0.5-3)	
Other upper division courses as approved by the Department Chair		
Choose six (6) semester credit hours of any course numbered 1000 or higher		6
Students are strongly encouraged to select from the following courses (in addition to any of the above listed elective courses):		
PSY 1010	General Psychology SS (3)	
PSY 2250	Psychology of Interpersonal Relationships (3)	
PSY 4300	Introduction to Counseling and Psychotherapy (3)	
COMM 2110	Interpersonal Communication SS (3)	
PSY 3300	Motivation and Emotion (3)	
PSY 3460	Personality Theory (3)	
SOC 1010	(3)	
SOC 3501	Social Psychology (3)	
SOC 375G	Sociology of Aging GI (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 SS (3)	
FAMS 1500	Human Development Life Span SS (3)	
FAMS 240G	Contemporary Family Relations SS GI (3)	
FAMS 2705	Ethics for Family Interventions WE (3)	
FAMS 3850	Adult Development and Aging (3)	
COMM 1020	Public Speaking HH (3)	
COMM 1050	Introduction to Communication SS GI (3)	
COMM 1500	Introduction to Mass Communication HH (3)	
COMM 207G	Introduction to Gender and Communication GI (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.

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 CC or Literacies and Composition Across Contexts CC	3
MATH 1050 or MATH 1055 or MATH 1090	College Algebra QL or College Algebra with Preliminaries QL or College Algebra for Business QL	3
Physical Science		3
HLTH 1100 or EXSC 1097	Personal Health and Wellness TE or Fitness for Life TE	2
American Institution		3
	Credit Hours	**14**
Semester 2		
ENGL 2010	Intermediate Academic Writing CC	3
MGMT 2240	Business Quantitative Analysis	3
ECON 2010	Principles of Economics I SS	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
PHIL 2050	Ethics and Values IH	3
FIN 3060	Introduction to the PFP Profession	3
FIN 483R	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 220G	Written Business Communication GI WE **	3
Biology		3
3rd Science		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 WE	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 457R suggested)		3
	Credit Hours	**15**
Fourth Year		
Semester 7		
ECON 305G or MGMT 330G or MGMT 332G	International Economics GI or Survey of International Business GI or Cross Cultural Communications for International Business GI	3
FIN 481R	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		3
FIN Elective (FIN 5700 suggested)		3
FIN 5800	Personal Financial Planning Capstone	3
	Credit Hours	**15**
	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.