FINANCIAL SERVICES PROGRAM M.S.

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Admissions procedures (https://www.sju.edu/admission/graduate-business)

Mission
This innovative graduate program provides professionals with the tools, theory, and practical knowledge to engage in professional financial planning services and financial analysis.

Retention Policies
The grading system in effect at Saint Joseph's University will apply to courses in the Master of Science Program. As per University guidelines for graduate study, a student enrolled in a Master of Science program who receives a single grade of C or below for three (3) credit hours will receive a warning letter. Students who receive a grade of C or below for six (6) credit hours will be placed on academic probation and will be so notified in writing. Students who receive a grade of C or below for nine (9) credit hours will be dismissed from the program.

Graduate students must fulfill all credit hour requirements for the Master of Science degree. Each candidate for graduation must have at least a 3.0 cumulative GPA, no more than two grades of C, and no F grades outstanding in order to be certified for graduation. All courses attempted/ completed remain on a student's transcript and each grade earned will calculate into a student's cumulative GPA. The student, with support from the Program Director and Student Records Offices, is responsible for monitoring their own academic progress throughout the course of the program.

Retention Processes and Policies
Students enrolled in the M. S. in Financial Services Program have six years to complete their M.S. degree from Saint Joseph's University. This six-year limit begins with the student's first 550 level course registration. Extensions beyond this limit can only be made with the approval of the Dean, and only for unusual and serious circumstances.

Students who exceed the time limit to complete the M.S. Program will be dismissed from the program. Such students may reapply for admission into the program as new students and start the program with no credit from the previous courses taken.

Learning Goals and Objectives

Stakeholder Value/Functional: Students will demonstrate understanding of financial tenets: the risk-return trade-off, the time value of money; cash flow vs. profits; efficient capital markets; taxes bias business decisions; risk and diversification.

Problem Solving/Critical Thinking: Students will develop critical thinking skills, that is, the process of conceptualizing, applying, analyzing, synthesizing, and/or evaluating information as the basis for solving problems and making decisions.

Interpersonal/Communication skills: Students will enhance the interpersonal skills needed for success within organizations, including an understanding of self and others, and building productive teams. Students will demonstrate the ability to correspond effectively and persuasively in a business format, communicate effectively with individuals and within teams, and present to both individuals and groups clearly and convincingly.

Ignatian Values: Students will develop an understanding of and ability to apply the Ignatian values of: a commitment to rigorous education and lifelong learning; an insistence upon ethical decision making; a desire for social justice; and a care and concern for others.

Program-Specific I - Practical Financial Knowledge: Students will gain exposure to independent problem solving, research and financial planning in a real world context. Students will gain proficiency with the concepts and applications of federal income taxation, estate and gift planning, pensions and retirement planning, financial planning and investing. Students will be able to synthesize the elements of comprehensive financial planning. Students will increase their knowledge of how the planning process is made operative in a variety of contexts.

Program-Specific II - Knowledge of Financial Tools: Students will understand time value concepts and be able to apply appropriate concepts to given circumstances. Students will have operational knowledge of financial calculators. Students will have a proficiency in use of spreadsheets.

Curriculum
The Master of Science in Financial Services degree requires completion of 30 to 41 credits with a cumulative GPA of 3.0 or better in courses taken at SJU. The degree can be completed in 30 credits (10 classes) by completing the Advanced Program if the Foundation Requirements can be met through acceptable undergraduate transfer credit, challenge, or CLEP exams. Students granted a business administration bachelor's degree from an AACSB accredited program within 10 years of beginning the MS program normally take 30 semester credits to complete their degree. Courses carry three semester credits unless otherwise noted.

All course prerequisites must be satisfied prior to enrolling in a given course; prerequisites are indicated in the section on Course Descriptions. Students may be admitted to Advanced Program courses before completion of the entire Foundation Program, but must complete the Foundation Program by the time that twelve (12) credits have been earned in the Advanced Program Students may transfer up to a maximum of six credits from outside Saint Joseph's University. The Math Proficiency Requirement may be met by taking DSS 500 (one course), CLEP College Algebra exam, or a challenge exam.

Seven courses in the MSFS program satisfy the education requirements of the CFP® certification examination and have been registered as such by the CFP Board. These courses are:

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<tr>
<th>Code</th>
<th>Title</th>
<th>Hours</th>
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<tbody>
<tr>
<td>ACC 601</td>
<td>Tax Planning</td>
<td>3</td>
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<tr>
<td>FIN 601</td>
<td>Personal Financial Planning</td>
<td>3</td>
</tr>
<tr>
<td>FIN 602</td>
<td>Portfolio Management</td>
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Advanced Program Requirements

Studies.

GMAT/GRE will receive a waiver for Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

Students who have taken six credits of Business Math or three credits of Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

Students who have taken six credits of Business Math or three credits of Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

Students who have received an 80% or above in the Aleks placement exam will receive a waiver for DSS 500, Math for Graduate Business Studies.

All students will be required to take the Aleks placement exam to measure their proficiency in statistics before the end of their first semester. Students who have received an 80% or above in the Aleks Placement exam will receive a waiver for DSS 510 Statistics Proficiency.

Students may demonstrate their mathematics proficiency by taking the CLEP College Algebra exam or a challenge exam. Those students who do not have a proficiency in mathematics will be required to successfully complete DSS 500, a one credit math workshop. Students who have taken six credits of Business Math or three credits of Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

All students will be required to take the Aleks placement exam to measure their proficiency in statistics before the end of their first semester. Students who have received an 80% or above in the Aleks Placement exam will receive a waiver for DSS 510 Statistics Proficiency.

Students who have taken six credits of Business Math or three credits of Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

Advanced Program Requirements

Foundation Requirements

11 credits

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<tr>
<td>DSS 500</td>
<td>Math for Grad Business Studies</td>
<td>1</td>
</tr>
<tr>
<td>DSS 510</td>
<td>Statistics Proficiency</td>
<td>1</td>
</tr>
<tr>
<td>FIN 500</td>
<td>Managerial Economics</td>
<td>3</td>
</tr>
<tr>
<td>FIN 503</td>
<td>Financial Management</td>
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Students may demonstrate their mathematics proficiency by taking the CLEP College Algebra exam or a challenge exam. Those students who do not have a proficiency in mathematics will be required to successfully complete DSS 500, a one credit math workshop. Students who have taken six credits of Business Math or three credits of Calculus and have scored sufficiently in the quantitative section of the GMAT/GRE will receive a waiver for DSS 500, Math for Graduate Business Studies.

Saint Joseph’s University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER and CFP® certification marks. CFP certification is granted only by the Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience and examination requirements.

CFP® Certification

Our CERTIFIED FINANCIAL PLANNER™ Certificate Program has been specifically designed for students who have already earned an MBA degree, but do not have the requisite coursework to sit for the CFP exam.

Saint Joseph’s University’s Certificate in Financial Planning is registered with Certified Financial Planner Board of Standards Inc. (CFP) Board® as an approved education program. Certified Financial PlannerTM certification is the most recognized professional certification for financial planners, demonstrating expertise in the field and adherence to rigorous standards. As a CFP Board-Registered Program, successful completion of the Saint Joseph’s University’s Certificate in Financial Planning satisfies CFP Board’s education requirement, allowing an individual to sit for the CFP Certification Examination.

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1. Satisfies the education requirements of the CFP® certification examination and have been registered as such by the CFP Board.