FINANCIAL PLANNING (FPL)

FPL 100 Personal Financial Management (3 credits)
The Personal Financial Management course provides an overview of personal finance topics to help students set and work towards their financial goals. Unlike FPL 200, this course is designed for any student who wants to be better prepared to manage his or her own financial affairs. Note: Does not satisfy any requirements for the FIN, FPL, or RMI majors or minors.

FPL 200 Personal Financial Planning (3 credits)
Introduction to Financial Planning is the introductory course in the financial planning major and minor. The course provides an introduction to the financial planning profession, including an overview of common business models. The course introduces the student to the financial planning process of aligning goals and objectives with financial resources. The course applies the financial planning process to common financial planning goals such as college funding, purchasing a home and minimizing taxes. The course will also stress the time value of money concepts and their application to financial planning.

Attributes: Undergraduate

FPL 300 Retirement Plan (3 credits)
Retirement Planning provides an overview of the common financial goal of planning for retirement. The course includes an examination of anticipated retirement needs and potential qualified and non-qualified options that might be available. The course considers the range of public and private retirement programs available to individuals and organizations. The course also examines the additional factors that can arise for individuals while saving for retirement and during retirement.
Cross-listed as FIN 605.
Prerequisites: FPL 200
Attributes: Undergraduate

FPL 301 Estate Planning (3 credits)
Estate Planning examines the purpose of estate planning and estate documents that are commonly used. The course also includes calculating wealth transfer taxes and methods for minimizing transfer taxes. Estate planning tools and techniques are also introduced such as trusts, marital and charitable deduction vehicles, intra-family business and property transfers. Cross-listed as FIN 606.
Prerequisites: FPL 200
Attributes: Undergraduate

FPL 302 Individual Taxation (3 credits)

FPL 470 Topics and Financial Planning (3 credits)
This course is an upper division course designed to give in-depth coverage to financial planning subjects that are not covered in great detail in other courses. The prerequisites and topics selected are at the discretion of the instructor. Prerequisite: FPL 200, and additional 300-level courses as determined by the instructor.
Restrictions: Enrollment is limited to students with a major, minor, or concentration in Finance.

FPL 493 Independent Research I (3 credits)
Independent study may be approved to allow a student to pursue an in-depth study of a financial planning topic. Acceptable Independent Study topics include traditional research/reading programs as well as rigorous pre-approved internship programs with an appropriate academic component as defined by the Department chair. Prerequisite: FPL 200, FIN 200, DSS 210, at least Junior standing, and permission of the Department chair.
Restrictions: Enrollment is limited to students with a major, minor, or concentration in Finance.
Attributes: Undergraduate

FPL 494 Independent Research II (3 credits)
Independent study may be approved to allow a student to pursue an in-depth study of a financial planning topic. Acceptable Independent Study topics include traditional research/reading programs as well as rigorous pre-approved internship programs with an appropriate academic component as defined by the Department chair. Prerequisite: FPL 200, FIN 200, DSS 210, at least Junior standing, and permission of the Department chair.
Restrictions: Enrollment is limited to students with a major, minor, or concentration in Finance.
Attributes: Undergraduate

FPL 495 Financial Planning Capstone (3 credits)
The Financial Planning Capstone course requires students to synthesize and apply comprehensive financial planning concepts and techniques to simulated or actual client circumstances. The course requires students to apply and integrate financial planning concepts into a financial plan. Students also learn about effective oral and written communication when delivering financial recommendations to clients. Cross-listed as FIN 620.
Prerequisites: FPL 200 and FPL 300