

# FINANCIAL PLANNING - BS

Financial planning is the study of financial decision-making throughout the life cycle of individuals, families, and organizations. The Bachelor of Science in Financial Planning (BS-FINP), offered through the Department of Agricultural Economics, prepares students to develop comprehensive, tailored financial strategies for clients. Students study a variety of topics such as savings and investments, income tax planning, retirement income planning, debt management, estate planning, risk management, and client communication.

Financial planning is ranked among the fastest-growing careers in the nation. Graduates of this program are qualified for careers in financial planning, financial counseling, financial literacy education, financial technology, mutual fund companies, consumer banking, accounting, consulting, government agencies, and other related fields. This degree will also prepare students for advanced graduate studies in accounting, psychology, finance, law, and agribusiness.

The Bachelor of Science in Financial Planning degree program is registered with the Certified Financial Planning Board of Standards (CFP Board). All coursework meets the Certified Financial Planner™ education requirement. Upon completing the program, students are eligible to take the CFP® Certification Examination.

Students in this program will acquire marketable skills, including:

- In-depth knowledge of financial systems at the macro and microeconomic level
- Financial counseling and the ability to provide fundamental financial advice
- Client communication and in-depth understanding of the financial language used across multiple industries
- Identification of social and ethical issues related to household finances
- Data Analysis and Modeling of consumer choice
- Computer-based forecasting using household financial modeling
- Comprehensive knowledge of all areas (retirement, taxation, estate, investments, education, risk management, and ethics) of financial planning

Financial planning students will have access to:

- A case-based and experiential curriculum that will empower learners to engage and understand the impact of finances and financial decision-making across the lifecycle
- Structured mentorship and high-impact learning opportunities provided via existing relationships with local private and public organizations
- Opportunities to provide presentations to the local community and student body regarding financial planning and financial literacy
- National financial planning organizations and career placement

## Program Requirements

### First Year

#### Fall

AGEC 105 or ECON 202	Introduction to Agricultural Economics or Principles of Economics	3
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#### Semester Credit Hours

ENGL 103 or ENGL 104	Introduction to Rhetoric and Composition or Composition and Rhetoric	3
FINP 101	Introduction to Personal Finance	3
MATH 140	Mathematics for Business and Social Sciences	3
American history ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#american-history">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#american-history</a> ) <sup>1</sup>		3

**Semester Credit Hours 15**

#### Spring

MATH 142 or MATH 151	Business Calculus or Engineering Mathematics I	3-4
American history ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#american-history">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#american-history</a> ) <sup>1</sup>		3
Creative Arts ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#creative-arts">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#creative-arts</a> ) <sup>1</sup>		3
Language, philosophy and culture ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#language-philosophy-culture">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#language-philosophy-culture</a> ) <sup>1</sup>		3
Life and physical sciences ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences</a> )		3

**Semester Credit Hours 15**

### Second Year

#### Fall

ACCT 209 or ACCT 229	Survey of Accounting Principles or Introductory Accounting	3
AGEC 223 or AGECE 216	Establishing Agribusiness Entrepreneurship Networks I or Fundamentals of the AgriFood Sales Industry	1
FINP 235	Foundations of Money Education	3
Communication ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#communication">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#communication</a> )		3
Government/Political science ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#government-political-science">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#government-political-science</a> )		3
Life and physical sciences ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences</a> )		3

**Semester Credit Hours 16**

#### Spring

ACCT 210 or ACCT 230	Survey of Managerial and Cost Accounting Principles or Introductory Accounting	3
AGEC 315	Food and Agricultural Sales	3
AGEC 324 or AGECE 325	Agribusiness Entrepreneurship – Budgeting or Principles of Farm and Ranch Management	3
FINP 201	Professional Development in Financial Planning	1
Select one of the following:		3

STAT 301	Introduction to Biometry	
STAT 302	Statistical Methods	
STAT 303	Statistical Methods	
BUSN 203	Statistical Methods for Business	
Government/Political science ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#government-political-science">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#government-political-science</a> )		3
<b>Semester Credit Hours</b>		<b>16</b>
<b>Third Year</b>		
<b>Fall</b>		
FINP 435	Financial Planning for Professionals	3
FINP 437	Tax Planning	3
Life and physical sciences ( <a href="http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences">http://catalog.tamu.edu/undergraduate/general-information/university-core-curriculum/#life-physical-sciences</a> )		3
Directed Elective <sup>2</sup>		3
Prescribed Elective <sup>3</sup>		3
<b>Semester Credit Hours</b>		<b>15</b>
<b>Spring</b>		
FINP 436	Insurance and Estate Planning	3
FINP 438	Investment Planning	3
Directed elective <sup>2</sup>		3
Prescribed elective <sup>3</sup>		3
General elective <sup>4</sup>		3
<b>Semester Credit Hours</b>		<b>15</b>
<b>Fourth Year</b>		
<b>Fall</b>		
FINP 439	Retirement Planning	3
FINP 442	Estate Planning	3
FINP 443	Technology Applications in Financial Planning	3
Directed elective <sup>2</sup>		3
General elective <sup>4</sup>		4
<b>Semester Credit Hours</b>		<b>16</b>
<b>Spring</b>		
FINP 441	Financial Planning Capstone	3
Prescribed elective <sup>3</sup>		3
General elective <sup>4</sup>		3
General elective <sup>4</sup>		2-3
<b>Semester Credit Hours</b>		<b>12</b>
<b>Total Semester Credit Hours</b>		<b>120</b>

course-descriptions/econ/), ISTM 209, MGMT 209, MGMT 309, MKTG 409, FINC 409.

<sup>4</sup> Any Texas A&M or transfer course (except ASCC 001-ASCC 003 (<http://catalog.tamu.edu/undergraduate/course-descriptions/ascc/>); KINE 198 and KINE 199) not used to meet other requirements.

<sup>1</sup> The Graduation requirements include a requirement for 3 hours of international and cultural diversity (<http://catalog.tamu.edu/undergraduate/general-information/degree-information/international-cultural-diversity-requirements/>) courses and 3 hours of cultural discourse (<http://catalog.tamu.edu/undergraduate/general-information/degree-information/cultural-discourse-requirements/>) courses. A course satisfying a Core category, a college/department requirement, or a free elective can be used to satisfy this requirement. See academic advisor.

<sup>2</sup> Select from AGEC 314, AGEC 316, AGEC 330, AGEC 340, AGEC 344, AGEC 416, AGEC 424, AGEC 425.

<sup>3</sup> Select from ALED 202, ALED 301, ALED 340, COMM 205, COMM 320, COMM 335, ECON 202-471 (<http://catalog.tamu.edu/undergraduate/>