

# FINP - FINANCIAL PLANNING (FINP)

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## FINP 101 Introduction to Personal Finance

**Credits 3. 3 Lecture Hours.** Introduction to the Personal Financial Planning profession; overview of the process of financial planning; focus on using tools such as the financial calculator and Excel in the study of time value of money and household financial planning issues; overview of terminology and broad understanding of the practice of financial planning.

## FINP 201 Professional Development in Financial Planning

**Credit 1. 1 Lecture Hour.** Introduction to the professional aspects of working in the financial planning industry to prepare for a successful internship and professional career.

## FINP 235 Foundations of Money Education

**Credits 3. 3 Lecture Hours.** Preparation for a financially challenging world and introduction to concepts and methods of personal financial planning; financial planning process, time value of money, taxation, credit, housing, insurance, employee benefits, family economics and building a personal financial plan.

## FINP 335 Financial Readiness

**Credits 3. 3 Lecture Hours.** Personal financial planning for those planning on joining the military; preparation for a financially challenging world and introduction to the concepts and methods of personal financial literacy, budgeting, cash management, debt, credit, deployment finances, insurance, retirement planning, investing, estate planning and taxation. **Prerequisites:** Junior or senior classification.

## FINP 435 Financial Planning for Professionals

**Credits 3. 3 Lecture Hours.** Financial planning from a professional perspective; applying basic financial, economic and institutional concepts to advise individuals, families and small businesses in achieving their financial goals; tools and topics include financial analysis, budgeting, credit management, time value of money, investment strategies, income taxes, risk management, and retirement and estate planning. **Prerequisites:** AGECE 330, FINC 409 or FINC 341; junior or senior classification.

## FINP 436 Insurance and Estate Planning

**Credits 3. 3 Lecture Hours.** Insurance and estate planning for individuals, families and small businesses; applies risk management principles to evaluate various insurance products, including life, disability, long-term care, health, homeowners, auto and liability; estate planning process, tools and considerations. **Prerequisites:** Grade of C or better in FINP 435; junior or senior classification.

## FINP 437 Tax Planning

**Credits 3. 3 Lecture Hours.** Applies the principles of income, gift and estate tax planning to enhance household income after taxes; understanding tax laws, reporting requirements and opportunities for planning; identify and implement useful tax planning strategies; focus on practical application for financial planning. **Prerequisites:** Grade of C or better in FINP 435; junior or senior classification.

## FINP 438 Investment Planning

**Credits 3. 3 Lecture Hours.** Applying investment principles considering families' goals, time horizons, risk tolerance and tax implications to build investment portfolios; attributes of various asset classes; asset allocation, selecting securities and portfolio management; developing successful investment programs for personal investors and financial planners. **Prerequisites:** Grade of C or better in FINP 435 or concurrent enrollment; junior or senior classification.

## FINP 439 Retirement Planning

**Credits 3. 3 Lecture Hours.** Retirement planning basics, qualified and nonqualified retirement plans, Social Security provisions and government healthcare plans along with the basics of employee benefits; focus on both quantitative (i.e., calculating retirement needs and plan limits) and qualitative (i.e., retirement age decisions, retirement income management) aspects of retirement. **Prerequisites:** Grade of C or better in FINP 435, AGECE 330, FINC 409, or FINC 341; junior or senior classification.

## FINP 441 Financial Planning Capstone

**Credits 3. 3 Lecture Hours.** Financial planning process, data gathering, approaches to financial planning, analysis of financial statements and client presentation; case analysis, ethics and professional conduct, use of financial planning software, advanced financial calculator usage, and Microsoft Excel applications. **Prerequisites:** Grade of C or better in FINP 435, FINP 436, FINP 437, FINP 438, and FINP 439; junior or senior classification.

## FINP 442 Estate Planning

**Credits 3. 3 Lecture Hours.** Application and creation of complex estate planning methodologies and policies within financial planning; emphasis on both development of estate strategy and coordination of estate management with legal professionals required of a financial planner in advising clients. **Prerequisites:** Grade of C or better in FINP 435.

## FINP 443 Technology Applications in Financial Planning

**Credits 3. 3 Lecture Hours.** Preparation of students for the financial planning capstone course through development of proficiency in professional software packages and completion of mini financial planning cases. **Prerequisites:** Grade of C or better in FINP 435 or FINP 438.