FINP - FINANCIAL PLANNING (FINP)

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: AGEC 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, AGEC 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.