

# Financial Planning Concentration

The Department of Finance and Real Estate delivers world class education in Financial Planning. The program is a Certified Financial Planner Board of Standards registered program. Successful graduates are eligible to sit for the CFP® Exam upon completion.\*

## What Do Professionals in Financial Planning Do?

Financial planners assist individuals and families with decisions regarding their personal finances. Comprehensive personal financial planning is the process of formulating, implementing, and monitoring multi-functional decisions that enable an individual or family to achieve their financial goals. Personal financial planning identifies strengths and weaknesses of a financial situation and utilizes this information to provide a framework for decision making from a cost-benefit perspective. Financial planners provide advice or guidance on investments, insurance, taxes, retirement and estate planning.

## Potential Careers in Financial Planning

Careers in finance fall broadly into the four categories listed below. There is considerable overlap among the various functional responsibilities, and many planning professionals practice in several areas.

### Estate Planning

- Legacy Planner
- Trust Advisor
- Trustee
- Succession Planner

### Financial Planning

- Financial Planner
- Life Coach
- Consumer Credit Counselor
- Education Planner
- Retirement Planner

### Insurance

- Financial Representative
- Insurance Agent
- Annuity Consultant
- Insurance Wholesaler
- Risk Manager

### Wealth Management

- Investment Advisor
- Investment Wholesaler
- Portfolio Manager
- Customer Service Provider

## Common Traits and Skills of Successful Financial Planning Students and Professionals

- Enjoys helping people
- Good counseling skills
- Strong oral and written communication skills
- Can communicate complex info to non-technical audiences
- Likes to master new challenges
- Enjoys problem solving
- Strong analytic and planning skills
- Detail oriented
- Manages time well and meets deadlines
- Keeps abreast of economic trends and investment innovation
- Understands and enjoys working with technology
- Keeps client information strictly confidential

## Tips for Researching Careers in Financial Planning

- Join the Finance Club and run for an office
- Search the web for job profiles and position descriptions
- Talk to alumni of the Finance program
- Attend Career Fairs and ask recruiters about finance jobs
- Take an online assessment (see Career Center website)
- Apply to join the Summit Investment Fund

\* Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

## Online Resources

[www.dora.state.co.us/securities](http://www.dora.state.co.us/securities)  
[www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)  
[www.dora.state.co.us/real-estate](http://www.dora.state.co.us/real-estate)  
[www.acinet.org](http://www.acinet.org)



This tool provides the specific regulations as a way to illustrate how the curriculum works. However, there is no substitute for working with an academic advisor; please visit with your advisor each semester as they can help you understand how the curriculum can be tailored to meet your individual needs.

FINANCIAL PLANNING CONCENTRATION - RECOMMENDED COURSE SEQUENCE			
FRESHMAN	SOPHOMORE	JUNIOR	SENIOR
<b>All-University Core Curriculum (AUCC) 31 Credits</b>			
Arts and Humanities (3B) Biological and Physical Sci. w/lab (3A) CO150 (1A) ECON202 (3C) MATH141 (1B)	Biological and Physical Sciences (3A) Diversity and Global Awareness (3E) ECON204 (3C) STAT204	Historical Perspectives (3D)  Students MUST complete CO150 and MATH141 by the time they complete 60 credits to avoid a registration hold.	
<b>Business Core 35 Credits</b>			
BUS100, BUS220 (3B), CIS200	ACT210, ACT220, BUS201, BUS260, BUS300 (2)	FIN300, MKT300	BUS479, MGT301, MGT320
<b>Financial Planning Courses 24 Credits</b>			
		ACT330, FIN310, FIN320, FIN342, FIN355	FIN440, FIN442, FIN445
<b>Electives 30 Credits</b>			
8 Credits of Electives	6 Credits of Electives	6 Credits of Electives	10 Credits of Electives

FINANCIAL PLANNING COURSES (24 CREDITS)				
	COURSE	TITLE	PREREQUISITE(S)*	SEMESTER(S) OFFERED**
REQUIRED	ACT330	Introduction to Taxation	ACT220	fall, spring
	FIN310	Financial Markets and Institutions	ECON204	fall, spring
	FIN320	Introduction to Financial Planning	ACT210, ECON202	fall, spring
	FIN342	Risk Management and Insurance	FIN300	fall
	FIN355	Principles of Investments	FIN300, FIN310	fall, spring
	FIN440	Estate Planning	ACT330, FIN320	fall
	FIN442	Employee Benefits and Retirement Planning	FIN342	spring
	FIN445	Financial Plan Development	ACT330, FIN320, FIN342	spring

\* Courses may be restricted to specific class levels, use the Course Schedule/registration system (via Ram Web) to view restrictions.

\*\* Terms listed are when the College of Business anticipates each course will be offered and should be utilized with the guidance of your academic advisor for future planning purposes. Courses may be offered in terms different than those listed. You should always use the Course Schedule/registration system (via Ram Web) to view the most up-to-date course offerings.