

BSBA Personal Financial Planning Requirements

Students completing the Personal Financial Planning (PFP) program are prepared to enter the personal financial planning profession in many different areas. They might go to work for firms that offer comprehensive financial planning services. They can also specialize in an area such as insurance and risk management, retirement planning, estate planning, private banking, mutual funds, or employee benefits. The PFP program at Kutztown University of Pennsylvania is registered with the Certified Financial Planner Board of Standards Inc. (CFP® Board). The CFP® Board is a professional regulatory organization that fosters professional standards in personal financial planning. The Certified Financial Planner (CFP®) designation is recognized worldwide as a mark of distinction that sets individuals apart from others in the profession. The four requirements for initial certification are: Education, Examination, Experience, and Ethics. Kutztown University's PFP program prepares students to earn the CFP® designation via a track that emphasizes all four of these areas.

Student Learning Objectives

Upon completion of the personal financial planning program, students will be able to:

1. **Demonstrate Understanding:** Demonstrate a comprehensive understanding of the content found within the Financial Planning curriculum and effectively apply and integrate this information in the foundation of a financial plan.
2. **Communicate:** Effectively communicate the financial plan, both orally and in writing, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material.
3. **Collect:** Collect all necessary and relevant qualitative and quantitative information required to develop a financial plan.
4. **Analyze and Evaluate:** Analyze personal financial situations, evaluating clients' objectives, needs, and values to develop an appropriate strategy within the financial plan.
5. **Logic and Reasoning:** Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to a specific problem.
6. **Evaluate:** Evaluate the impact of economic, political, and regulatory issues regarding the financial plan.
7. **Apply:** Apply the CFP Board Financial Planning Practice Standards to the financial planning process.
8. **Analyze and Recommend:** Analyze a client's risk propensity, attitudes, capacity, knowledge, and needs.

Note that all students must achieve a minimum of 120 undergraduate credits and a minimum 2.0 overall GPA to graduate. The final GPA requirement for BSBA/Personal Financial Planning and business core courses (as well as ECON 110, ECON 120), separately, are also 2.0.

Required Business Core Courses – 33 credits

ACCT 121 Financial Accounting (3 credits)
ACCT 122 Managerial Accounting (3 credits)
BUSN 131 Legal Environment of Business (3 credits)
MGMT 210 Principles of Management (3 credits)
MKTG 210 Principles of Marketing (3 credits)
BUSN 220 Regression Analysis and Data Analytics (3 credits)
BUSN 275 Business Data Management and Information Systems (3 credits)
FINA 350 Financial Management (3 credits)
MGMT 351 Operations Management (3 credits)
International Elective (ECON 360, FINA 365, MGMT 352, **or** MKTG 370) (3 credits)
MGMT 399 Business Strategy and Policy (3 credits)

Required Courses for Personal Financial Planning Program – 18 credits

FINA 351 Personal Financial Planning (3 credits)
ACCT 317 Tax Accounting I (3 credits)
FINA 354 Investments (3 credits)
FINA 385 Insurance Planning (3 credits)
FINA 386 Retirement and Estate Planning (3 credits)
FINA 389 Financial Planning Capstone (3 credits)

Directed General Education Courses – 9 credits

These courses may be taken in fulfillment of General Education, as university electives, or as part of a minor. All must be approved General Education courses.

ECON 110 Principles of Macroeconomics (Category B) (3 credits)
ECON 120 Principles of Microeconomics (Category B) (3 credits)
MATH 140 Applied Statistical Methods (Category C2) **or** BUSN 120 Principles of Business Statistics (Category C2) (3 credits)

University Electives – 27 credits

Any other courses in the department of Business Administration or any university course that counts towards graduation.

Program Plan Code: BSBA_BSAD_FINP

Effective Date: Fall 2022



BSBA Personal Financial Planning Program Checksheet

Student Name:

Student ID Number:

This checksheet provides a mechanism for students and advisors to keep track of a student's progress in the program. Please refer to the program requirements for more details regarding options.

Note that all students must achieve at least 120 undergraduate credits and a minimum 2.0 overall GPA to graduate. The final GPA requirement for BSBA/Personal Finance Planning and business core courses (as well as ECON 110, ECON 120), separately, are also 2.0. Students in this program cannot double major in General Business.

Required Business Core Courses – 33 credits

ACCT 121 Financial Accounting	3 credits	Grade:
ACCT 122 Managerial Accounting	3 credits	Grade:
BUSN 131 Legal Environment of Business	3 credits	Grade:
MGMT 210 Principles of Management	3 credits	Grade:
MKTG 210 Principles of Marketing	3 credits	Grade:
BUSN 220 Regression Analysis and Data Analytics	3 credits	Grade:
BUSN 275 Business Data Management and Information Systems	3 credits	Grade:
FINA 350 Financial Management	3 credits	Grade:
MGMT 351 Operations Management	3 credits	Grade:
International Elective (ECON 360, FINA 365, MGMT 352, or MKTG 370)	3 credits	Grade:
MGMT 399 Business Strategy and Policy	3 credits	Grade:
Total Credits	33 total credits	

Required Courses for Personal Finance Planning Program – 18 credits

FINA 351 Personal Financial Planning	3 credits	Grade:
ACCT 317 Tax Accounting I	3 credits	Grade:
FINA 354 Investments	3 credits	Grade:
FINA 385 Insurance Planning	3 credits	Grade:
FINA 386 Retirement and Estate Planning	3 credits	Grade:
FINA 389 Financial Planning Capstone	3 credits	Grade:
Total Credits	18 total credits	

Directed General Education Courses

While counting toward General Education fulfillment, these courses are required for completion of the major.

ECON 110 Principles of Macroeconomics (Category B)	3 credits	Grade:
ECON 120 Principles of Microeconomics (Category B)	3 credits	Grade:
MATH 140 Applied Statistical Methods (Category C2), or BUSN 120 Principles of Business Statistics (Category C2)	3 credits	Grade:

University Electives – 27 Credits

Course 1:	3 credits	Grade:
Course 2:	3 credits	Grade:
Course 3:	3 credits	Grade:
Course 4:	3 credits	Grade:
Course 5:	3 credits	Grade:
Course 6:	3 credits	Grade:
Course 7:	3 credits	Grade:
Course 8:	3 credits	Grade:
Course 9:	3 credits	Grade:
Total Credits	27 total credits	

Summary of Graduation Requirements

Total credits from business core and program courses	51
Total credits from general education program	42
Total credits from university electives	27
Minimum total credits to graduate	120
Minimum overall GPA	2.0
Minimum GPA in business core courses (as well as ECON 110, ECON 120)	2.0
Minimum GPA in program courses	2.0

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BSBA Personal Financial Planning 8-Semester Planner

Student Name:

Student ID Number:

Each semester listed below provides information including course categories, typical credit hours (CH.), and space to add specific course selections. This planner is only a suggested path. Consult with your program advisor regarding your unique plans and interests as you make choices about your schedule.

First Semester Plan

Gen Ed	FYS 100, First Year Seminar	3 CH.	Selection:
Gen Ed	Category A1 COMP 100 or A3 COST 10	3 CH.	Selection:
Gen Ed	Category B – ECON 110 or ECON 120	3 CH.	Selection:
Gen Ed	MATH 105 (University Elective) or MATH 140 (Category C2)	3 CH.	Selection:
Program	Core – BUSN 131	3 CH.	Selection:
Total		15 CH.	

Second Semester Plan

Gen Ed	Category A3 COST 10 or A1 COMP 100	3 CH.	Selection:
Gen Ed	Category B – ECON 110 or ECON 120	3 CH.	Selection:
Gen Ed	Category C – MATH 140 (C2) or any C1	3 or 4 CH.	Selection:
Gen Ed	Category D	3 CH.	Selection:
Program	Core – ACCT 121	3 CH.	Selection:
Total		15-16 CH.	

Third Semester Plan

Gen Ed	Category C	3 or 4 CH.	Selection:
Gen Ed	Category D	3 CH.	Selection:
Program	Core – ACCT 122	3 CH.	Selection:
Program	Core – BUSN 220 or BUSN 275	3 CH.	Selection:
Program	Core – MGMT 210 or MKTG 210	3 CH.	Selection:
Total		15-16 CH.	

Fourth Semester Plan

Gen Ed	Category A2	3 CH.	Selection:
Gen Ed	Category D	3 CH.	Selection:
Program	Core – BUSN 220 or BUSN 275	3 CH.	Selection:
Program	Core – MGMT 210 or MKTG 210	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Total		15 CH.	

Fifth Semester Plan

Gen Ed	Category A4	3 CH.	Selection:
Gen Ed	Category B	3 CH.	Selection:
Program	Business Core – FINA 350	3 CH.	Selection:
Program	Program Required – FINA 351	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Total		15 CH.	

Sixth Semester Plan

Gen Ed	Category C or University Elective	3 or 4 CH.	Selection:
Program	Core MGMT – 351	3 CH.	Selection:
Program	Program Required – FINA 385	3 CH.	Selection:
Program	Program Required – ACCT 317	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Total		15 - 16 CH.	

Seventh Semester Plan

Program	Core – MGMT 399 or International Elective	3 CH.	Selection:
Program	Program Required – FINA 354	3 CH.	Selection:
Program	Program Required – FINA 386	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Total		15 CH.	

Eighth Semester Plan

Program	Core – MGMT 399 or International Elective	3 CH.	Selection:
Program	Program Required – FINA 389	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Elective	University Elective	3 CH.	Selection:
Total		15 CH.	

Additional Notes:

1. Students in this program cannot double major in General Business.
2. To meet graduation criteria, students must complete a minimum of 120 credits, fulfill general education and supply chain management program requirements, and attain minimum GPA of 2.0 in the overall courses, the business core courses (as well as ECON 110, ECON 120), and the program-specific coursework; these requirements must be fulfilled separately.
3. Modifications to this plan may occur based on course availability and/or your individual academic plan. Please seek guidance from your academic advisor for specific details.

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