

# Finance Major: Personal Financial Planning Concentration - Bachelor of Science (BS)

This concentration fulfills the Certified Financial Planner® (CFP) Board Education Requirements, as UW-La Crosse is a CFP Board Registered Program. This allows students to sit for the CFP® exam after graduating with this degree (without the need for additional education or courses elsewhere). The program is a rigorous and highly specialized track that covers all aspects of comprehensive financial planning: insurance planning, investment planning, retirement planning, tax planning, and estate planning. Students also take a corporate finance course and a capstone case study course, which provide a well-rounded education that anyone graduating from a business school finance program should have. The case study course features real-world examples and covers behavioral finance issues that financial planners deal with regularly. Students in this program also gain knowledge about the profession and basic fiduciary responsibilities.

The program is geared towards those wanting to become financial advisors and planners, especially those who want to sit for the CFP® exam.

## Major requirements

(College of Business Administration)

## College of Business Administration (CBA) core requirements

All students enrolled in any program within the college are required to complete the following:

- College of Business (CBA) core courses (<https://catalog.uwlax.edu/undergraduate/businessadministrationcba/#CBACore>)
- CBA upper division prerequisite requirement - Most professional, upper division courses (300/400 level) in the CBA require students to have the following to register into the course:
  - A grade of "C" or better in ACC 221, ACC 222, BLAW 205, ECO 110, ECO 120, ENG 110/ENG 112, MTH 160/MTH 175/MTH 207, and STAT 145/STAT 245;
  - 54 credits or higher earned (or in progress).

## Admission to program

As required by the Certified Financial Planner (CFP) board, students must apply to officially join the program and successfully graduate with the concentration. Acceptance into and completion of the program allows students to register for the CFP exam.

Students should apply to this program using the application on the Department of Finance (<https://www.uwlax.edu/academics/department/finance/>) website when they enroll in FIN 355. **The deadline to apply to the program and graduate within the next two semesters is the midterm date of the semester students take FIN 355 (or the prior semester if enrolled in FIN 355 in the winter or summer term).**

To be admitted to the program, the student must earn a "C" or better in FIN 355 and have a 2.0 GPA. Conditional admittance will be granted for those who have registered for FIN 355 but have yet to complete it.

## Curriculum

24 credits

Code	Title	Credits
<b>Complete the following courses:</b>		
ACC 303	Tax Planning	3
FIN 363	Insurance Planning	3
FIN 370	Corporation Finance	3
FIN 380	Principles of Investment	3
FIN 390	Financial Markets and Institutions	3
FIN 408	Retirement Planning	3
FIN 409	Estate Planning	3
FIN 460	Case Studies in Financial Planning	3
<b>Total Credits</b>		<b>24</b>

## Degree requirements

All students must complete the general education, college core, major/minor, and university degree requirements in order to qualify for a degree. The easiest way to track all of these requirements is to refer to the Advisement Report (AR) found in the Student Information System (WINGS) Student Center. All enrolled students have access to the AR.

- General education (<http://catalog.uwlax.edu/undergraduate/generaleducation/>)
- College core (p. 1)
- Baccalaureate degree requirements (p. 2)

## College of Business Administration core requirements

All students enrolled in any program within the college must complete the 16 business core courses listed below and all requirements for the major (see department listings). MGT 449 must be taken in the semester of graduation.

Code	Title	Credits
ACC 221	Accounting Principles I <sup>1</sup>	3
ACC 222	Accounting Principles II <sup>1</sup>	3
BLAW 205	The Legal and Ethical Environment of Business <sup>1</sup>	3
ECO 110	Microeconomics and Public Policy <sup>1</sup>	3
ECO 120	Global Macroeconomics <sup>1</sup>	3
ECO 230	Data Analysis for Business Applications	3
ENG 110	College Writing II <sup>1</sup>	3
	or ENG 112 College Writing AP (Advanced Placement)	
FIN 355	Principles of Financial Management	3
IS 220	Information Systems for Business Management	3
MGT/MKT 301	Business Communication	3
MGT 308	Organizational Behavior	3
MGT 393	Production and Operations Management	3
MKT 309	Principles of Marketing	3
MTH 160	Mathematics for Business <sup>1</sup>	4-5
	or MTH 175 Applied Calculus	
	or MTH 207 Calculus I	

STAT 145	Elementary Statistics (or equivalent) <sup>1</sup>	4
or STAT 245	Probability and Statistics	
<b>Capstone - taken in the semester of graduation</b>		
MGT 449	CBA Capstone: Applied Business Strategy	3
<b>Total Credits</b>		<b>50-51</b>

<sup>1</sup> A grade of "C" or better required.

## Upper division prerequisite requirement

Most professional, upper division courses (300/400 level) in the CBA require students to have the following to register into the course:

1. A grade of "C" or better in ACC 221, ACC 222, BLAW 205, ECO 110, ECO 120, ENG 110/ENG 112, MTH 160/MTH 175 /MTH 207, and STAT 145/STAT 245;
2. 54 credits or higher earned (or in progress).

## Baccalaureate degree requirements

Candidates for the Bachelor of Arts or the Bachelor of Science degrees must accomplish the following:

1. Fulfill the general education requirements.
2. Complete at least one ethnic studies (diversity) course.
3. Complete the courses prescribed by the Undergraduate Curriculum Committee for the degree desired in the respective school or college.
4. Earn a minimum of 120 semester credits with at least a 2.00 cumulative GPA.<sup>1,2</sup>
5. At least 40 credits must be earned in 300/400 level courses. Transfer courses earned or transferred at the 300/400 level apply to this requirement.
6. Complete major and minor requirements with at least a 2.00 GPA<sup>1,2</sup> in each major and minor (and concentration or emphasis, if selected).
7. A minimum of 30 semester credits in residence at UWL is required for graduation. (See undergraduate resident requirement (<http://catalog.uwlax.edu/undergraduate/academicpolicies/graduation/#undergraduate-residence-requirement>).
8. Submit an application for graduation via the "Apply for Graduation" link in the WINGS Student Center as soon as the student has registered for his or her final semester or summer term in residence. December and winter intersession graduates should apply by May 1. May and summer graduates should apply by December 1.

<sup>1</sup> Grade point average requirements for some programs will be considerably higher than 2.00. Re-entering students may be required to earn credits in excess of the 120 needed for graduation in any curriculum in order to replace credits earned in courses in which the content has changed substantially in recent years. Each case will be judged on its own merit.

<sup>2</sup> The grade point average recorded at the time the degree is awarded will not be affected by future enrollment.

**No degree will be awarded unless all requirements are fulfilled and recorded within 30 days after the official ending date of each term.**

## Sample degree plan

Below is a sample degree plan that can be used as a guide to identify courses required to fulfill the major and other requirements needed for

degree completion. A student's actual degree plan may differ depending on the course of study selected (second major, minor, etc.). Also, this sample plan assumes readiness for each course and/or major plan, and some courses may not be offered every term. Review the course descriptions or the class timetable (<http://www.uwlax.edu/records/registration/>) for course offering information.

The sample degree plans represented in this catalog are intended for first-year students entering UWL in the fall term. Students should use the Advisement Report (AR) in WINGS (<https://wings.uwlax.edu>) and work closely with their faculty advisor(s) and college dean's office to ensure declaration and completion of all requirements in a timely manner.

### General Education Program

The general education curriculum (Gen Ed) is the common educational experience for all undergraduates at UWL. Sample degree plans include Gen Ed placeholders to ensure completion of the general education requirements. Courses may be rearranged to fit the needs or recommendations of the student's program of study. Gen Ed courses may be taken during winter term (January between the semesters) and summer to reduce the course load during regular terms (fall and spring). Students should consult with their advisor and/or the college academic services director in their college/school for assistance with course and schedule planning. Refer to the general education requirements (<http://catalog.uwlax.edu/undergraduate/generaleducation/>) for more specific details.

At least 40 credits of the 120 credits required must be earned at the 300/400-level.

**Note:** New students and transfer students with less than 12 credits earned are required to take FYS 100 First-Year Seminar (3 cr.) during one of their first two semesters at UWL.

*This sample degree plan does not establish a contractual agreement. It identifies the minimum requirements a student must successfully complete, to qualify for a degree, in a format intended to assist the student in planning their academic career. Actual degree plans may differ.*

Year 1		
Fall	Credits Spring	Credits
ECO 110 or 120 (Gen Ed Global Studies/ Gen Ed Self & Society) <sup>1</sup>	3 ECO 110 or 120 (Gen Ed Global Studies/ Gen Ed Self & Society) <sup>1</sup>	3
ENG 110 or 112 (Gen Ed Literacy - Written) <sup>1</sup>	3 CST 110 (Gen Ed Literacy - Oral)	3
MTH 160, 175, or 207 (Depending on math placement exam results) <sup>1</sup>	4 FYS 100	3
Gen Ed Arts	2 STAT 145 (Depending on math placement exam results) <sup>1</sup>	4
Gen Ed World History	3 Gen Ed Minority Cultures	3
	<b>15</b>	<b>16</b>
Year 2		
Fall	Credits Spring	Credits
ACC 221 <sup>1</sup>	3 ACC 222 <sup>1</sup>	3
University Elective	3 BLAW 205 <sup>1</sup>	3
University Elective	3 MGT 301 or MKT 301	3
University Elective	3 Gen Ed Natural Lab Science	4
Gen Ed Health & Well-Being	3	
	<b>15</b>	<b>13</b>
Year 3		
Fall	Credits Spring	Credits
ECO 230	3 MGT 308	3

FIN 355 (C or better is required)	3 MGT 393	3
IS 220	3 MKT 309	3
University Elective	4 Gen Ed Arts	3
Gen Ed Humanistic Studies	3 University Elective	3
Apply for PFP program admission		
	<b>16</b>	<b>15</b>
<b>Year 4</b>		
<b>Fall</b>	<b>Credits Spring</b>	<b>Credits</b>
FIN 363	3 FIN 390	3
FIN 370	3 FIN 409	3
FIN 380	3 FIN 460	3
FIN 408	3 MGT 449	3
University Elective	3 University Elective (300/400-level)	3
	<b>15</b>	<b>15</b>
<b>Total Credits: 120</b>		

<sup>1</sup> A grade of "C" of better is required for the CBA core requirements.