

**FSMA - 5003 Investment Planning, 3.00 Credits**

Prerequisite(s): BUAD 4133 with D or better and BUAD 4203 with D or better

Level: Upper

Upper Level

This course teaches the student how to prudently plan investments to take maximum advantage of opportunities as they arise. Prudent planning includes the ability to relate the present changing economic environment to investment prices and determining if those prices are related to traditional fundamentals of value. The student will also be able to construct portfolios and analyze the social impact of investment choices. Tax implications of various choices will also be discussed.

**FSMA - 5103 Tax Planning, 3.00 Credits**

Prerequisite(s): ACCT 3453 with D or better

Level: Upper

Upper Level

This course covers tax-planning considerations for both individuals and businesses. The students will analyze current tax laws and the steps involved in managing one's tax liability by using IRS regulations as part of an overall investment strategy. A final project will be required. The students will be given a set of facts and an overall objective. They must then research the applicable tax laws, recommend a course of action, and defend that course of action with the supporting IRS regulations. An oral and written presentation of the student's project will be required.

**FSMA - 5900 Directed Study, 1.00 TO 6.00 Credits**

Level: Upper

Pass/Fail, Upper Level

A student may contract for one to six credit hours of independent study through an arrangement with an instructor who agrees to direct such a study. The student will submit a plan acceptable to the instructor and to the department chairperson. The instructor and student will confer regularly regarding the process of the study.

**FSMA - 6003 Employee Benefit Planning, 3.00 Credits**

Prerequisite(s): BUAD 4203 with D or better

Level: Upper

Upper Level

This course will enable the student to evaluate employee benefits from the employer's and employee's perspective and articulate the regulations and compliance necessary to maintain employee benefit plans. The course will focus on group benefits, fringe benefits and retirement plans and will require case studies and team projects to synthesize the knowledge acquired in the course.

**FSMA - 7023 Estate Planning, 3.00 Credits**

Prerequisite(s): BUAD 3043 with D or better or BUAD 7023 with D or better

Level: Upper

Upper Level

This course is designed to expose students to the estate planning process. It explores the many issues to consider when assisting people to enhance and maintain their financial welfare. Emphasis is not only on the arrangements for the disposition of property at death, but also on steps that can be taken to increase overall family wealth and security while still alive. Topics include, but are not limited to wills, trusts, property ownership, future interests, long term care planning, fraudulent conveyances, as well as gift and estate taxation.

**FSMA - 7103 Money & Banking, 3.00 Credits**

Prerequisite(s): ECON 1013 with D or better and ECON 2023 with D or better

Level: Upper

Upper Level

This course is an exploration of the role and importance of money in effective monetary policy as a solution for inflation and unemployment. The operation, function, and structure of the banking system and the functions of the central banking system will be the focus. The role of monetary theories, money management, and monetary policy will also be studied. The theoretical foundations of commercial and central banking will be discussed within the context of general economic activity.

**FSMA - 7123 Persnl Finan Planning Capstone, 3.00 Credits**

Prerequisite(s): BUAD 4203 with D or better and BUAD 4193 with D or better and BUAD 5033 with D or better \* and FSMA 7023 with D or better \* and FSMA 5003 with D or better and FSMA 5103 with D or better \*

Level: Upper

Applied Learning-Other, Upper Level

The primary purpose of this course is to bring together all the academic and professional knowledge you have learned so that you will be able to launch successfully into the professional world.

This course focuses on the application of the knowledge base acquired in the prerequisite courses as part of the financial planning process. Emphasis will be on the analysis of data, critical thinking with regard to the client's circumstances, the presentation of information and the subsequent recommendations to a client. The interrelationship of all planning areas in the construction of a comprehensive plan will be highlighted. Assignments, presentations, quizzes, and other evaluations will be used to hone the student's analytical, presentation, and financial planning skills.

**FSMA - 8112 Financial Planning Internship, 12.00 Credits**

Level: Upper

Applied Learning-Internship, Pass/Fail, Upper Level

Students complete 15 weeks of supervised field work in a selected financial service provider setting. The student must be engaged in bona fide financial planning work in at least one of the six core areas of investment planning, tax planning, estate planning, retirement planning, employee benefit planning, or insurance/risk management. Students carry out a planned program of educational experiences under direct supervision of an owner, manager or supervisor of financial services and/or financial planning in an organization.