

# BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION IN FINANCE, CERTIFIED FINANCIAL PLANNER TRACK

The Certified Financial Planner (CFP) track focuses on working directly with individuals, helping them to plan for and meet their short- and long-term financial goals. Students must learn to fully understand the client's financial situation as well as financial laws and legal documents. Investment types commonly dealt with include investments and security planning, estate planning, tax planning, employee benefits planning, and insurance planning.

## CAREER OPPORTUNITIES

The demand for qualified personal financial planners is growing rapidly. This demand is due in part to the many Americans who are reaching retirement age in need of personal financial planning expertise. A good financial planner understands investments, taxes, estate planning issues, and how to talk and listen to people. They work in financial services, banks, wealth management companies and independently as entrepreneurs in the field. YSU students who have successfully completed all requirements of BS in Finance CFP Track satisfy the education coursework requirement of the CFP Board and are eligible to sit for The CFP® Certification Examination.

All business majors are strongly encouraged to complete internships. Internships are career-related work experiences that enable students to apply their knowledge and skills in an organizational setting. In the WCBA, internships that are approved for academic credit must be paid. Completing a career-related internship increases a student's job opportunities upon graduation.

## STUDENT EXPERIENCES

Finance students at Youngstown State University have the opportunity to build their knowledge and leadership skills through a variety of WCBA student organizations (<http://www.ysu.edu/academics/williamson-college-business-administration/student-organizations-and-experiences/>), including the Student Investment Fund.

COURSE	TITLE	S.H.
<b>FIRST YEAR REQUIREMENT-STUDENT SUCCESS SEMINAR</b>		
YSU 1500	Success Seminar	1-2
or SS 1500	Strong Start Success Seminar	
or HONR 1500	Intro to Honors	
<b>GENERAL EDUCATION REQUIREMENTS</b>		
ENGL 1550	Writing 1	3-4
or ENGL 1549	Writing 1 with Support	
ENGL 1551	Writing 2	3
CMST 1545	Communication Foundations	3
MATH *Grade of a "C" or higher required		
MATH 2623	Quantitative Reasoning	3-6
or MATH 2623C	Quantitative Reasoning with Co-Requisite Support	
or MATH 1510	College Algebra	
or MATH 1510C	College Algebra with Co-requisite Support	
or MATH 1552	Applied Mathematics for Management	
or MATH 1571	Calculus 1	
Arts and Humanities (6 SH)		6
Natural Sciences (7 SH)		7
Social Science (6 SH)		

ECON 2610	Principles 1: Microeconomics *Grade of a "C" or higher required	3
ECON 2630	Principles 2: Macroeconomics *Grade of a "C" or higher required	3

Social and Personal Awareness (6 SH) 6

### BUSINESS TOOL COURSES

Business Tool courses must be completed with the grade of a "C" or higher and cannot be taken credit/no credit.

ACCT 2602	Financial Accounting	3
ACCT 2603	Managerial Accounting	3
BUS 1500	Foundations of Business	3
BUS 2600	Business Applications of Microsoft Excel	3
BUS 2610	Collaborating, Writing, & Presenting in Business	3
BUS 3700	Business Analytics	3
MGT 2604	Legal and Social Responsibilities of Business	3

### BUSINESS CORE COURSES

Upper-level business courses must be completed with the grade of a "C" or higher and CANNOT be taken credit/no credit.

BUS 3715	Principles of International Business	3
FIN 3720	Business Finance	3
MGT 3725	Fundamentals of Management	3
MGT 3761	Management Information Systems	3
MGT 3789	Operations Management	3
MKTG 3702	Business Professionalism	1
MKTG 3703	Marketing Concepts and Practice	3

### Senior Capstone

MGT 4850	Strategic Management	3
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### CERTIFIED FINANCIAL PLANNING REQUIRED COURSES

ACCT 4813	Federal Taxation 1	3
ACCT 4815	Estate Planning	3
ECON 3788	Statistics for Business and Economics 1	3
FIN 3715	Planning Your Financial Future	3
FIN 3726	Insurance Planning	3
FIN 3730	Investment Planning	3
FIN 4833	Retirement Plans & Employee Benefits	3
FIN 4838	Financial Plan Development	4

### FINANCE UPPER LEVEL COURSE (6 SH) 6

Select two (6 SH) FIN 3000-5000 level courses not included in major requirements. Students should consider at least one internship.

### BUSINESS UPPER LEVEL COURSES (6 SH) 6

Select two (6 SH) 3000-5000 level course from the following areas ADV, ACCT, BUS, ENT, ECON, FIN, MGT, MKTG

### Free Electives 2

**Total Semester Hours 120-125**

### Year 1

Fall		S.H.
YSU 1500	Success Seminar	1-2
or SS 1500	or Strong Start Success Seminar	
or HONR 1500	or Intro to Honors	
ENGL 1550	Writing 1	3-4
or ENGL 1549	or Writing 1 with Support	
BUS 1500	Foundations of Business	3
CMST 1545	Communication Foundations	3

MATH 2623 or MATH 2623C  or MATH 1510C or MATH 1510 or MATH 1552 or MATH 1571	Quantitative Reasoning or Quantitative Reasoning with Co- Requisite Support or College Algebra with Co-requisite Support or College Algebra or Applied Mathematics for Management or Calculus 1	3-6
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<b>Semester Hours</b>	<b>13-18</b>
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**Spring**

ENGL 1551	Writing 2	3
BUS 2610	Collaborating, Writing, & Presenting in Business	3
GE: Lab Science		4
GE: Social & Personal Awareness		3
GE: Arts and Humanities		3

<b>Semester Hours</b>	<b>16</b>
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**Year 2****Fall**

ACCT 2602	Financial Accounting	3
BUS 2600	Business Applications of Microsoft Excel	3
ECON 2610	Principles 1: Microeconomics	3
MGT 2604	Legal and Social Responsibilities of Business	3
GE: Arts and Humanities		3

<b>Semester Hours</b>	<b>15</b>
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**Spring**

ACCT 2603	Managerial Accounting	3
ECON 2630	Principles 2: Macroeconomics	3
ECON 3788	Statistics for Business and Economics 1	3
FIN 3715	Planning Your Financial Future	3
MKTG 3702	Business Professionalism	1
GE: Natural Science		3

<b>Semester Hours</b>	<b>16</b>
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**Year 3****Fall**

ACCT 4813	Federal Taxation 1	3
BUS 3700	Business Analytics	3
FIN 3720	Business Finance	3
MGT 3725	Fundamentals of Management	3
GE: Social & Personal Awareness		3

<b>Semester Hours</b>	<b>15</b>
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**Spring**

BUS 3715	Principles of International Business	3
FIN 3726	Insurance Planning (spring term only)	3
FIN 3730	Investment Planning	3
MGT 3761	Management Information Systems	3
Upper-Level FIN Course	Internship Recommended	3

<b>Semester Hours</b>	<b>15</b>
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**Year 4****Fall**

ACCT 4815	Estate Planning (fall term only)	3
FIN 4833	Retirement Plans & Employee Benefits (fall term only)	3
MKTG 3703	Marketing Concepts and Practice	3
MGT 3789	Operations Management	3
Upper-Level Business Course		3

<b>Semester Hours</b>	<b>15</b>
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**Spring**

FIN 4838	Financial Plan Development (spring term only)	4
MGT 4850	Strategic Management	3
Upper-Level FIN Course		3
Upper-Level Business Course		3
Free Elective		2

<b>Semester Hours</b>	<b>15</b>
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<b>Total Semester Hours</b>	<b>120-125</b>
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The pre-requisite for all upper level business courses includes a minimum 2.5 overall GPA.

## Learning Outcomes

1. Students will become familiar with the code of ethics and standards of conduct as they relate to the financial industry.
2. Students will develop a basic understanding of individual finance.
3. Students will understand the foundations of financial risk and portfolio management and apply them across dynamic settings.
4. Students will understand valuation of investment choices and apply them with financial modeling.
5. Students will develop a comprehensive financial plan.