

MAJOR IN BUSINESS ADMINISTRATION, FINANCIAL PLANNING CONCENTRATION



This program is designed to prepare undergraduate students to enter the financial planning profession. The program is a Certified Financial Planner Board of Standards registered program, and students are eligible to sit for the CFP® Exam upon graduation.*

Learning Outcomes

Students will demonstrate the ability to:

- Analyze a client's current financial position
- Review a client's risk management needs
- Estimate the current capital and future savings needed to fund goals
- Prepare and present recommendations for meeting goals
- Consider the impact of income and estate tax law on achieving goals

The Financial Planning concentration has required classes in Financial Planning, Risk Management, Investments, Income Tax, Estate Tax, Retirement Planning, and Financial Plan Development.

This curriculum covers all the major areas of financial planning, including retirement, employee benefits, income tax, estate planning, and risk

management. The option is most appropriate for those who intend to enter the financial planning profession as credit counselors, financial advisors, financial planners, wealth managers, or financial product representatives.

Accelerated Program

The Financial Planning concentration includes an accelerated program option (<https://provost.colostate.edu/accelerated-programs/>) for students to graduate on a faster schedule. Accelerated Programs typically include 15-16 credits each fall and spring semester for three years, plus 6-9 credits over two to three summer sessions (<https://summer.colostate.edu/acceleratedprograms/>). Students who enter CSU with prior credit (AP, IB, transfer, etc.) may use applicable courses to further accelerate their graduation. Visit the Office of the Provost website for additional information about Accelerated Programs (<https://provost.colostate.edu/accelerated-programs/>).

Potential Occupations

Financial Planning students are prepared for a number of different careers in business. Internships and volunteer experiences enhance skills and marketability.

Examples of financial-planning-related occupations include, but are not limited to: financial planner, investment advisor, consumer credit counselor, personal banker, investment wholesaler, insurance agent, and trust advisor.

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

Requirements

The College of Business requires a minimum grade point average of 2.000 in business and economics courses as a graduation requirement.

Effective Fall 2022

Freshman

		AUCC	Credits
BUS 100 or 105	Introduction to Business Exploration of Business		1
BUS 220	Ethics in Contemporary Organizations (GT-AH3)	3B	3
CIS 200	Business Information Systems		3
CO 150	College Composition (GT-CO2)	1A	3
ECON 202	Principles of Microeconomics (GT-SS1)	3C	3
Complete 3 credits from the following:			
MATH 117	College Algebra in Context I (GT-MA1)	1B	
MATH 118	College Algebra in Context II (GT-MA1)	1B	
MATH 124	Logarithmic and Exponential Functions (GT-MA1)	1B	
MATH 125	Numerical Trigonometry (GT-MA1)	1B	
MATH 126	Analytic Trigonometry (GT-MA1)	1B	
MATH 141 (or higher level calculus course)	Calculus in Management Sciences (GT-MA1)	1B	
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)		3A	4

Diversity, Equity, and Inclusion (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#diversity-equity-inclusion)	1C	3
Electives		8
Total Credits		31
Sophomore		
ACT 210	Introduction to Financial Accounting	3
ACT 220	Introduction to Managerial Accounting	3
BUS 201	Foundations of Sustainable Enterprise	1
BUS 260	Social-Ethical-Regulatory Issues in Business	3
BUS 300	Business Writing and Communication (GT-CO3)	2
ECON 204	Principles of Macroeconomics (GT-SS1)	3C
STAT 204	Statistics With Business Applications (GT-MA1)	1B
Arts and Humanities (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#arts-humanities)	3B	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#global-biological-sciences)	3A	3
Electives		6
Total Credits		31
Junior		
ACT 330	Introduction to Taxation	3
CIS 370	Business Analytics	3
FIN 300 ¹	Principles of Finance	4A,4B
FIN 310	Financial Markets and Institutions	3
FIN 320	Introduction to Financial Planning	3
FIN 342	Risk Management and Insurance	3
FIN 355	Principles of Investments	3
MKT 300 ¹	Marketing	4B
Historical Perspectives (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#historical-perspectives)	3D	3
Electives		3
Total Credits		30
Senior		
BUS 479	Strategic Management	4A,4C
FIN 440	Estate Planning	3
FIN 442	Employee Benefits and Retirement Planning	3
FIN 445	Financial Plan Development	3
MGT 301	Supply Chain Management	3
MGT 320	Contemporary Management Principles/Practices	3
Electives ²		10
Total Credits		28
Program Total Credits:		120

¹ Students who have taken FIN 305 and/or MKT 305 prior to admission to the College of Business may substitute those courses to satisfy the category 4A and 4B requirements. All other students are required to take FIN 300 and MKT 300 to satisfy categories 4A and 4B.

² Select enough elective credits to bring the program total to a minimum of 120 credits, of which at least 42 must be upper-division (300- to 400-level).

Students are not to utilize the satisfactory/unsatisfactory (S/U) grading option for any Business concentration course (Business and non-Business subject codes) except when a course only allows S/U grading.

Major Completion Map

Distinctive Requirements for Degree Program:

To Declare this Major: Direct entry as a new freshman or transfer to the College of Business is highly selective and only those students meeting

academic requirements will be accepted. For details contact the Office of Admissions.

CSU and the College of Business use holistic review when determining eligibility for admission to the College of Business as a new freshman. An example of a strong candidate for admission to the College of Business is one who is actively involved in their high school and community, has at least a 3.200 GPA with a 1200 or higher on the SAT or a 27 or higher on the ACT. For current admission criteria, contact the CSU Office of Admissions. New freshmen admitted to CSU but not directly to the College of Business will be admitted as "Undeclared Business Interest" and must meet the requirements below. To be eligible for admission to the College, CSU students (including Undeclared Business Interest) must have a 3.000 cumulative GPA on a minimum of 15 graded credits at Colorado State and a grade of B- or higher in ECON 202 and a grade of C- or higher in each course (total of 3 credits) from the following: MATH 117,

MATH 118, MATH 124, MATH 125, MATH 126, MATH 141, or a higher level calculus course.

External transfer students who have completed a minimum of 15 graded credits with a 3.000 cumulative GPA and a grade of B- or higher in ECON 202 and a grade of C- or higher in each course (total of 3 credits) from the following: MATH 117, MATH 118, MATH 124, MATH 125, MATH 126, MATH 141, or a higher level calculus course. External transfer students who do not meet the above criteria will be admitted to Undeclared and must complete the requirements stated above.

To Prepare for First Semester. The Curriculum for the Business Administration-Financial Planning concentration assumes students will be able to successfully complete the College of Business Math requirement within the first year.

The College of Business requires a minimum grade point average of 2.000 in business and economics courses as a graduation requirement.

Freshman

Semester 1

	Critical	Recommended	AUCC	Credits
BUS 100 or 105 Introduction to Business Exploration of Business		X		1
CO 150 College Composition (GT-CO2)		X	1A	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)			3A	4
Diversity, Equity, and Inclusion (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#diversity-equity-inclusion)	X		1C	3
Elective				5

Total Credits

16

Semester 2

	Critical	Recommended	AUCC	Credits
BUS 220 Ethics in Contemporary Organizations (GT-AH3)			3B	3
CIS 200 Business Information Systems				3
ECON 202 Principles of Microeconomics (GT-SS1)	X		3C	3
Complete 3 credits from the following:				3
MATH 117 College Algebra in Context I (GT-MA1)			1B	
MATH 118 College Algebra in Context II (GT-MA1)			1B	
MATH 124 Logarithmic and Exponential Functions (GT-MA1)			1B	
MATH 125 Numerical Trigonometry (GT-MA1)			1B	
MATH 126 Analytic Trigonometry (GT-MA1)			1B	
MATH 141 Calculus in Management Sciences (GT-MA1) (or higher level calculus course)	X		1B	
Elective				3

Elective

BUS 100 or BUS 105 and CO 150 must be completed by the end of Semester 2.

Total Credits

15

Sophomore

Semester 3

	Critical	Recommended	AUCC	Credits
ACT 210 Introduction to Financial Accounting	X			3
BUS 201 Foundations of Sustainable Enterprise				1
BUS 300 Business Writing and Communication (GT-CO3)		X	2	3
ECON 204 Principles of Macroeconomics (GT-SS1)			3C	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)			3A	3

Elective					3
Total Credits					16
Semester 4		Critical	Recommended	AUCC	Credits
ACT 220	Introduction to Managerial Accounting	X			3
BUS 260	Social-Ethical-Regulatory Issues in Business				3
STAT 204	Statistics With Business Applications (GT-MA1)			1B	3
Arts and Humanities (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#arts-humanities)					3
Elective					3
Total Credits					15
Junior					
Semester 5		Critical	Recommended	AUCC	Credits
CIS 370	Business Analytics				3
FIN 300	Principles of Finance	X		4A,4B	3
FIN 310	Financial Markets and Institutions	X			3
Historical Perspectives (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#historical-perspectives)					3
Electives					3
Total Credits					15
Semester 6		Critical	Recommended	AUCC	Credits
ACT 330	Introduction to Taxation				3
FIN 320	Introduction to Financial Planning				3
FIN 342	Risk Management and Insurance	X			3
FIN 355	Principles of Investments	X			3
MKT 300	Marketing		X	4B	3
Total Credits					15
Senior					
Semester 7		Critical	Recommended	AUCC	Credits
FIN 440	Estate Planning	X			3
FIN 442	Employee Benefits and Retirement Planning				3
MGT 301	Supply Chain Management	X			3
MGT 320	Contemporary Management Principles/Practices	X			3
Elective					3
Total Credits					15
Semester 8		Critical	Recommended	AUCC	Credits
BUS 479	Strategic Management	X		4A,4C	3
FIN 445	Financial Plan Development	X			3
Electives		X			7
The benchmark courses for the 8th semester are the remaining courses in the entire program of study.					X
Total Credits					13
Program Total Credits:					120

Second Concentration with International Business

A second concentration in International Business may be taken in conjunction with the Financial Planning concentration. Upon graduation, both concentrations will be noted on a student's official transcript.

Effective Fall 2022

The College of Business requires a minimum grade point average of 2.000 in business and economics courses as a graduation requirement.

Freshman

		AUCC	Credits
BUS 100 or 105	Introduction to Business Exploration of Business		1
BUS 201	Foundations of Sustainable Enterprise		1
CIS 200	Business Information Systems		3
CO 150	College Composition (GT-CO2)	1A	3
ECON 202	Principles of Microeconomics (GT-SS1)	3C	3
Complete 3 credits from the following:			3
MATH 117	College Algebra in Context I (GT-MA1)	1B	
MATH 118	College Algebra in Context II (GT-MA1)	1B	
MATH 124	Logarithmic and Exponential Functions (GT-MA1)	1B	
MATH 125	Numerical Trigonometry (GT-MA1)	1B	
MATH 126	Analytic Trigonometry (GT-MA1)	1B	
MATH 141 (or higher level calculus course)	Calculus in Management Sciences (GT-MA1)	1B	
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)		3A	4
Diversity, Equity, and Inclusion (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#diversity-equity-inclusion)		1C	3
Historical Perspectives (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#historical-perspectives)		3D	3
Electives			3
Total Credits			27

Sophomore

ACT 210	Introduction to Financial Accounting		3
ACT 220	Introduction to Managerial Accounting		3
BUS 220	Ethics in Contemporary Organizations (GT-AH3)	3B	3
BUS 260	Social-Ethical-Regulatory Issues in Business		3
ECON 204	Principles of Macroeconomics (GT-SS1)	3C	3
FIN 320	Introduction to Financial Planning		3
STAT 204	Statistics With Business Applications (GT-MA1)	1B	3
Arts and Humanities (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#arts-humanities)		3B	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)		3A	3
International Business Group 2 - Global Focus			3
Total Credits			30

Junior

ACT 330	Introduction to Taxation		3
BUS 300	Business Writing and Communication (GT-CO3)	2	3
CIS 370	Business Analytics		3
FIN 300	Principles of Finance	4A,4B	3
FIN 310	Financial Markets and Institutions		3
FIN 355	Principles of Investments		3
FIN 475	International Business Finance		3
MGT 320	Contemporary Management Principles/Practices		3
MGT 435	Global Ethical Leadership Stakeholder Mgmt		3
International Business Group 2 - Global Focus			3

International Business Group 3 - Experiential Learning Requirement			3
Total Credits			33
Senior			
BUS 479	Strategic Management	4A,4C	3
FIN 342	Risk Management and Insurance		3
FIN 440	Estate Planning		3
FIN 442	Employee Benefits and Retirement Planning		3
FIN 445	Financial Plan Development		3
MGT 301	Supply Chain Management		3
MGT 475	International Business Management		3
MKT 300	Marketing	4B	3
International Group 1 - Select one course from the following:			3
MKT 365	International Marketing		
MGT 468	Negotiating Globally		
MGT 478	Global Supply Chain Management		
International Business Group 3 - Experiential Learning Requirement			3
Total Credits			30

Program Total Credits: 120

Interdisciplinary: International Business Group 2 – Global Focus (6 credits)

Code	Title	Credits
Select 6 credits from the following:		6
AM 430	International Retailing	3
ANTH 200	Cultures and the Global System (GT-SS3)	3
ECON 317	Population Economics	3
ECON 332/POLS 332	International Political Economy	3
ECON 440	Economics of International Trade and Policy	3
ECON 442	Economics of International Finance and Policy	3
ECON 460	Economic Development	3
GR 320	Cultural Geography	3
HIST 470	World Environmental History, 1500-Present	3
IE 450/SOWK 450	International Social Welfare and Development	3
IE 470	Women and Development	3
IE 471	Children and Youth in Global Context	3
IE 472	Education for Global Peace	3
IE 478	Managing International Development Programs	3
JTC 412	International Mass Communication	3
NRRT 320	International Issues-Recreation and Tourism	3
POLS 232	International Relations (GT-SS1)	3
POLS 362	Global Environmental Politics	3
POLS 431	International Law	3
POLS 433	International Organization	3
POLS 437	International Security	3
POLS 442	Environmental Politics in Developing World	3
POLS 462	Globalization, Sustainability, and Justice	3

SOC 364	Food, Agriculture and Global Society	3
SPCM 434	Intercultural Communication	3

Immersion: International Business Group 3 – Experiential Learning Requirement (6 credits)

Code	Title	Credits
Select at least one from the following:		6
Education Abroad experience		
Internship with global focus		
L*** language course		

Students are not to utilize the satisfactory/unsatisfactory (S/U) grading option for any Business concentration course or any Business core course (Business and non-Business subject codes) except when a course only allows S/U grading.

Second Concentration Major Completion Map

Distinctive Requirements for Degree Program:

To Declare this Major: Direct entry as a new freshman or transfer to the College of Business is highly selective and only those students meeting academic requirements will be accepted. For details contact the Office of Admissions.

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or higher in each course (total of 3 credits) from the following: MATH 117, MATH 118, MATH 124, MATH 125, MATH 126, MATH 141, or a higher level calculus course.

External transfer students who have completed a minimum of 15 graded credits with a 3.000 cumulative GPA and a grade of B- or higher in ECON 202 and a grade of C- or higher in each course (total of 3 credits) from the following: MATH 117, MATH 118, MATH 124, MATH 125, MATH 126, MATH 141, or a higher level calculus course. External

transfer students who do not meet the above criteria will be admitted to Undeclared and must complete the requirements stated above.

To Prepare for First Semester. The Curriculum for the Business Administration-Financial Planning concentration assumes students will be able to successfully complete the College of Business Math requirement within the first year.

The College of Business requires a minimum grade point average of 2.000 in business and economics courses as a graduation requirement.

Freshman

Semester 1	Critical	Recommended	AUCC	Credits
BUS 100 or 105 Introduction to Business Exploration of Business		X		1
BUS 201 Foundations of Sustainable Enterprise		X		1
CO 150 College Composition (GT-CO2)		X	1A	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)			3A	4
Diversity, Equity, and Inclusion (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#diversity-equity-inclusion)	X		1C	3
Electives		X		3
Total Credits				15

Semester 2	Critical	Recommended	AUCC	Credits
CIS 200 Business Information Systems		X		3
ECON 202 Principles of Microeconomics (GT-SS1)	X		3C	3
Complete 3 credits from the following:				3
MATH 117 College Algebra in Context I (GT-MA1)			1B	
MATH 118 College Algebra in Context II (GT-MA1)			1B	
MATH 124 Logarithmic and Exponential Functions (GT-MA1)			1B	
MATH 125 Numerical Trigonometry (GT-MA1)			1B	
MATH 126 Analytic Trigonometry (GT-MA1)			1B	
MATH 141 Calculus in Management Sciences (GT-MA1) (or higher level calculus course)		X	1B	
Historical Perspectives (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#historical-perspectives)		X	3D	3
BUS 100 or BUS 105 and CO 150 must be completed by the end of Semester 2.	X			
Total Credits				12

Sophomore

Semester 3	Critical	Recommended	AUCC	Credits
ACT 210 Introduction to Financial Accounting		X		3
BUS 220 Ethics in Contemporary Organizations (GT-AH3)		X	3B	3
ECON 204 Principles of Macroeconomics (GT-SS1)		X	3C	3
STAT 204 Statistics With Business Applications (GT-MA1)		X	1B	3
Biological and Physical Sciences (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#biological-physical-sciences)		X	3A	3
Total Credits				15

Semester 4	Critical	Recommended	AUCC	Credits
ACT 220 Introduction to Managerial Accounting		X		3
BUS 260 Social-Ethical-Regulatory Issues in Business		X		3
FIN 320 Introduction to Financial Planning		X		3

Arts and Humanities (http://catalog.colostate.edu/general-catalog/all-university-core-curriculum/aucc/#arts-humanities)		X	3B	3	
International Business Group 2 - Global Focus		X		3	
ANTH 200 recommended for International Business Group 2 - Global Focus					
Total Credits				15	
Junior					
Semester 5		Critical	Recommended	AUCC	Credits
BUS 300	Business Writing and Communication (GT-CO3)		X	2	3
CIS 370	Business Analytics				3
FIN 300	Principles of Finance		X	4A,4B	3
FIN 310	Financial Markets and Institutions		X		3
MGT 435	Global Ethical Leadership Stakeholder Mgmt		X		3
International Business Group 2 - Global Focus			X		3
Total Credits				18	
Semester 6		Critical	Recommended	AUCC	Credits
ACT 330	Introduction to Taxation		X		3
FIN 355	Principles of Investments		X		3
FIN 475	International Business Finance		X		3
MGT 320	Contemporary Management Principles/Practices		X		3
International Business Group 3 - Experiential Learning Requirement			X		3
Total Credits				15	
Senior					
Semester 7		Critical	Recommended	AUCC	Credits
FIN 342	Risk Management and Insurance	X			3
FIN 440	Estate Planning	X			3
MGT 301	Supply Chain Management	X			3
MGT 475	International Business Management	X			3
MKT 300	Marketing	X		4B	3
Total Credits				15	
Semester 8		Critical	Recommended	AUCC	Credits
BUS 479	Strategic Management	X		4A,4C	3
FIN 442	Employee Benefits and Retirement Planning	X			3
FIN 445	Financial Plan Development	X			3
International Business Group 1 - Select one course from the following:		X			3
MKT 365	International Marketing	X			
MGT 468	Negotiating Globally	X			
MGT 478	Global Supply Chain Management	X			
International Business Group 3 - Experiential Learning Requirement		X			3
The benchmark courses for the 8th semester are the remaining courses in the entire program of study.		X			
Total Credits				15	
Program Total Credits:				120	