Minutes of the Graduate Council
May 6, 2008

As approved by the Graduate Council, September 2, 2008


Graduate School staff present: S. Fox, J. Guikema, K. Lease, C. Shanklin


1) Opening remarks
Carol Shanklin welcomed new members and presented certificates of appreciation to members that completed their terms. She thanked everyone for their contributions to another successful year.

2) Minutes of the April 1, 2008 meeting were approved as presented.

3) Graduate School Actions and Announcements
The following appointments for graduate faculty membership were approved by the Dean of the Graduate School:

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Department/Program</th>
<th>Date approved by Graduate School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kingsley Olibe</td>
<td>Assistant Professor</td>
<td>Accounting</td>
<td>4/9/08</td>
</tr>
</tbody>
</table>

4) Graduate Council Academic Affairs Committee
A motion was made to approve the following faculty members for non-graduate faculty to teach graduate courses, graduate faculty membership only, membership and certification and certification only. The motion passed.

Non-Graduate Faculty to teach Graduate Courses (One-Year Approval)

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kimberly Charland</td>
<td>Instructor</td>
<td>Accounting</td>
</tr>
<tr>
<td>John Morris</td>
<td>Assistant Professor</td>
<td>Accounting</td>
</tr>
</tbody>
</table>

Faculty - Membership

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Hodgson</td>
<td>Associate Professor</td>
<td>Clinical Sciences</td>
</tr>
<tr>
<td>Thu A. Le</td>
<td>Research Assistant Professor</td>
<td>Physics</td>
</tr>
<tr>
<td>Steve Maxwell</td>
<td>Assistant Professor</td>
<td>Music</td>
</tr>
<tr>
<td>Ralph Richardson</td>
<td>Dean/Professor</td>
<td>Clinical Sciences</td>
</tr>
</tbody>
</table>
### Faculty - Membership and Certification

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jason Bergtold</td>
<td>Assistant Professor</td>
<td>Agricultural Economics</td>
</tr>
<tr>
<td>Tim Dalton</td>
<td>Associate Professor</td>
<td>Agricultural Economics</td>
</tr>
<tr>
<td>Timothy Frey</td>
<td>Assistant Professor</td>
<td>Special Education, Counseling, and Student Affairs</td>
</tr>
<tr>
<td>Jeong-Hee Kim</td>
<td>Assistant Professor</td>
<td>Secondary Education</td>
</tr>
</tbody>
</table>

#### Course and curriculum issues:
A motion was made to approve the following course and curriculum changes and additions. The motion passed.

<table>
<thead>
<tr>
<th>Current Course Description</th>
<th>Proposed Course Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MC 625. Media Relations. (3) II.</td>
<td>MC 625. Media Relations. (3) II, alternate years. Examines management skills necessary for establishing, maintaining, and evaluating a media relations program. Discussion includes working with journalists, conducting media events, preparing spokespersons, and developing crisis communications. Pr.: MC 280 with grade of C or better.</td>
</tr>
<tr>
<td>MC 645. Public Relations Campaigns. (3) I, II.</td>
<td>MC 645. Public Relations Campaigns. (3) I, II. Advanced study of an organization’s public relations needs. Includes researching the situation, analyzing audiences, and preparing strategic plans for approved clients. Pr.: MC 396 and MC 480 with grades of C or better.</td>
</tr>
<tr>
<td>MC 665. Advertising/Public Relations Management. (3) II.</td>
<td>MC 665. Managing Integrated Strategic Communications, (3) II. Investigation of managerial decision making in advertising and public relations programs. Emphasizes strategic and logical thinking in the decision-making process. Theories and practices from media management, social/cognitive psychology, and integrated communication. Pr.: MC 120 or MC 180 with grade of C or better.</td>
</tr>
<tr>
<td>MC 710. History of Journalism. (3) I.</td>
<td>MC 710. History of Mass Communications. (3) I. Growth and development of the news media in the United States and their economic, political and social significance. Pr.: Graduate standing, or senior standing with a 2.5 GPA and completion of a U.S. History course. Growth and development of the news media and mass communication media and systems in the United States and their economic, political and social significance. Pr.: Graduate standing, or instructor permission with a 2.5 GPA and completion of a U.S. History course.</td>
</tr>
<tr>
<td>MC 720. Ethics in Mass Communications. (3) I, II.</td>
<td>MC 720. Ethics in Mass Communications. (3) I, II. Moral analysis, argument, and decision-making by the mass communicator. Pr.: Graduate standing, or senior standing with a 2.5 GPA and completion of a philosophy course. Moral analysis, argument, and decision-making by the mass communicator. Pr.: Graduate standing, or instructor permission with a 2.5 GPA and completion of a philosophy course.</td>
</tr>
<tr>
<td>Current Course Description</td>
<td>Proposed Course Description</td>
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</tr>
<tr>
<td><strong>MC 725. International Communications.</strong> (3) I. Comparative study of world media systems and the role of mass communications in national development. Pr.: Graduate standing, or senior standing with a 2.5 GPA.</td>
<td><strong>MC 725. International Communications.</strong> (3) I. Comparative study of world media systems and the role of mass communications in national development. Pr.: Graduate standing, or instructor permission with a 2.5 GPA.</td>
</tr>
<tr>
<td><strong>MC 730. Seminar on Issues in the Media.</strong> (3). A study of philosophical and technological advances in mass communications with emphasis on projected patterns of future growth and development. Pr.: Graduate standing, or senior standing with a 2.5 GPA.</td>
<td><strong>MC 730. Seminar on Issues in the Media.</strong> (3). A study of philosophical and technological advances in mass communications with emphasis on projected patterns of future growth and development. Pr.: Graduate standing, or instructor permission with a 2.5 GPA.</td>
</tr>
<tr>
<td><strong>MC 740. Colloquium in Mass Communications.</strong> (1-3) Discussion of selected topics in mass communications research and practice. May be repeated once for credit when topic varies. Pr.: Senior or graduate standing.</td>
<td><strong>MC 740. Colloquium in Mass Communications.</strong> (1-3) Discussion of selected topics in mass communications research and practice. May be repeated once for credit when topic varies. Pr.: Graduate standing or instructor permission.</td>
</tr>
<tr>
<td><strong>MC 765. Communication Theory.</strong> (3) I. An examination of major communication theories as they relate to mass communications. Pr.: Graduate standing, or senior standing with a 2.5 GPA.</td>
<td><strong>MC 765. Communication Theory.</strong> (3) I. An examination of major communication theories as they relate to mass communications. Pr.: Graduate standing, or instructor permission with a 2.5 GPA.</td>
</tr>
<tr>
<td><strong>MC 770. Professional Journalism Practicum.</strong> (1-4) For advanced students. Supervised practical work in professional journalism and mass communications. Includes laboratory investigation, field work, and internships. Pr.: MC 241 or 306 and consent of supervising instructor.</td>
<td><strong>MC 770. Professional Journalism Practicum.</strong> (1-4) Supervised practical work in professional journalism and mass communications. Includes laboratory investigation, field work, and internships. Pr.: Graduate standing.</td>
</tr>
<tr>
<td><strong>CIS 625. Concurrent Software Systems.</strong> (3) I. Architecture, design, modeling, implementation, and verification of concurrent, parallel, and distributed software; aspects such as real-time programming, parallel simulation; fault-tolerant programming; grid computing, embedded systems control. Pr.: CIS 501.</td>
<td><strong>CIS 625. Concurrent Software Systems.</strong> (3) I. Architecture, design, modeling, implementation, and verification of concurrent, parallel, and distributed software; aspects such as real-time programming, parallel simulation; fault-tolerant programming; grid computing, embedded systems control. Pr.: CIS 501.</td>
</tr>
<tr>
<td><strong>IMSE 605. Advanced Industrial Management.</strong> (3) I. Managing groups of employees in engineering settings, theory of organization design; designing engineering and technological organizations; professionalism and ethical considerations in engineering. Three hours lec. a week. Pr.: IMSE 501.</td>
<td><strong>IMSE 605. Advanced Industrial Management.</strong> (3) I. Contemporary management philosophies and their impact on engineers and engineering managers. Topics include planning, organizing, leading and controlling. Three hours lec. a week. Pr.: IMSE 501 or MANGT 420.</td>
</tr>
<tr>
<td>Current Course Description</td>
<td>Proposed Course Description</td>
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<tr>
<td><strong>IMSE 610. Occupational Safety Engineering.</strong> (3) II. An overview of factors affecting safety in organizations, emphasizing analysis techniques and design strategies. Topics include occupational safety, accidents, fire protection, industrial hygiene, hazardous waste, toxicology, radiation safety, product liability, and federal standards. A project involving a hazard analysis and the design of solutions for a field location is required. Three hours lec. a week. Pr.: IMSE 250 and 251.</td>
<td><strong>IMSE 610. Occupational Safety Engineering.</strong> (3) II, in even numbered years. An overview of factors affecting safety in organizations, emphasizing analysis techniques and design strategies. Topics include occupational safety, accidents, fire protection, industrial hygiene, hazardous waste, toxicology, radiation safety, product liability, and federal standards. A project involving a hazard analysis and the design of solutions for a field location is required. Three hours lec. a week. Pr.: IMSE 251.</td>
</tr>
<tr>
<td><strong>IMSE 625. Work Environments.</strong> (3) II. Basic Structure and performance of the human, viewed as a component in information processing and control systems. Effect of visual, auditory, toxic, and thermal environments. Two hours rec. and two hours lab a week. Pr.: IMSE 250 and IMSE 251.</td>
<td><strong>IMSE 625. Work Environments.</strong> (3) II, in odd numbered years. Basic Structure and performance of the human, viewed as a component in information processing and control systems. Effect of visual, auditory, toxic, and thermal environments. Two hours rec. and two hours lab a week. Pr.: IMSE 251.</td>
</tr>
<tr>
<td><strong>IMSE 633. Production Planning and Inventory Control.</strong> (3) I, II. Principles, techniques, and applications of production planning and inventory control. Design of control systems. Three hours rec. Pr.: IMSE 250. Pr. or conc.: IMSE 560.</td>
<td><strong>IMSE 633. Production Planning and Inventory Control.</strong> (3) I. Principles, techniques and applications of production planning and inventory control. The course covers strategic planning tools such as forecasting and aggregate planning as well as tactical tools such as inventory management and scheduling. Three hours rec. Pr.: IMSE 250. Pr. or conc.: IMSE 560.</td>
</tr>
<tr>
<td><strong>IMSE 641. Statistical Process Control in Manufacturing.</strong> (3) II. An introduction to the modern practice of quality engineering concepts, systems, strategies, and tools. Topics include advanced techniques related to statistical process control, international quality standards, quality data management, and automatic inspection. Three hours lec. a week. Pr.: STAT 511.</td>
<td><strong>IMSE 641. Quality Engineering.</strong> (3) II. An introduction to the modern practice of quality engineering concepts, systems, strategies, and tools to both manufacturing and service industries. Topics include advanced techniques related to statistical process control, international quality standards, quality data management, and automatic inspection. Three hours lec. a week. Pr.: STAT 511.</td>
</tr>
<tr>
<td><strong>IMSE 643. Industrial Simulation.</strong> (3) I, II. Basic concepts of computer simulation modeling of manufacturing, production, service, and other systems. Use of a commercial simulation software environment to build, analyze, verify, and validate models. Use of models as a system design tool. Three hours rec. per week. Pr.: IMSE 560. Pr. or conc.: STAT 511.</td>
<td><strong>IMSE 643. Industrial Simulation.</strong> (3) I, II. Basic concepts of computer simulation modeling of manufacturing, production, service and other stochastic systems. Use of a commercial simulation software environment to build, analyze, verify, and validate models. Use of models as a system design tool through statistical and optimization techniques. Three hours rec. per week. Pr. or conc.: STAT 511, IMSE 660.</td>
</tr>
<tr>
<td>Current Course Description</td>
<td>Proposed Course Description</td>
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<tr>
<td><strong>IMSE 662. Computer Aided Manufacturing.</strong> (3) I. Concepts in CAM, integrated control of machine tools and transport devices with production control. Concepts of CAM and automated assembly in small lot production environment. Two hours lec. and three hours lab a week. Pr.: IMSE 250 and IMSE 251 and CIS 209 or equiv.</td>
<td><strong>IMSE 662. Computer Aided Manufacturing.</strong> (3) I. Concepts in CAM, integrated control of machine tools and transport devices with production control. Concepts of CAM and automated assembly in small lot production environment. Two hours lec. and three hours lab a week. Pr.: IMSE 251 and CIS 209, or 200, or ME 400.</td>
</tr>
<tr>
<td><strong>IMSE 760. Stochastic Calculus Financial Engineering.</strong> (3). I. This course will serve as an introduction to the basic concepts and computing techniques of financial engineering and its real-life applications. These basics can be applied in many other aspects of Industrial Engineering used throughout stochastic processes, probability theory, system simulation, portfolio-risk management, and supply chain optimization. Pr.: CIS 209 or equivalent, IMSE 530, and IMSE 660.</td>
<td><strong>IMSE 760. Stochastic Calculus Financial Engineering.</strong> (3). I. This course will serve as an introduction to the basic concepts and computing techniques of financial engineering and its real-life applications. These basics can be applied in many other aspects of Industrial Engineering used throughout stochastic processes, probability theory, system simulation, portfolio-risk management, and supply chain optimization. Pr.: IMSE 530, 660, and CIS 209, or 200, or ME 400.</td>
</tr>
<tr>
<td><strong>IMSE 805. Management of Research and Engineering.</strong> (3) I. Engineering administration; organization factors in decision-making. Three hours rec. a week. Pr.: IMSE 501.</td>
<td><strong>IMSE 805. Management of Research and Engineering.</strong> (3) I. Engineering administration; organization factors in decision-making. Three hours rec. a week. Pr.: IMSE 501 or MANGT 420.</td>
</tr>
<tr>
<td><strong>IMSE 806. Engineering Project Management.</strong> (3) II. Planning, scheduling, and controlling engineering projects. Includes determination of appropriate project team, cost/benefit analysis, PERT and CPM scheduling techniques, reporting, and use of computerized project management tools. Three hours lec. a week. Pr.: IMSE 501 and IMSE 530.</td>
<td><strong>IMSE 806. Engineering Project Management.</strong> (3) II. On sufficient demand. Planning, scheduling, and controlling engineering projects. Includes determination of appropriate project team, cost/benefit analysis, PERT and CPM scheduling techniques, reporting, and use of computerized project management tools. Three hours lec. a week. Pr.: IMSE 530 and IMSE 501 or MANGT 420.</td>
</tr>
<tr>
<td><strong>IMSE 841. Advanced Topics in Quality Engineering.</strong> (3) I. A survey of current advances in quality engineering. Includes both off-line and on-line quality engineering. Three hours lec. a week. Pr.: STAT 704, 705 and IMSE 641 and knowledge of Lotus 123 and (Fortran, Pascal or C).</td>
<td><strong>IMSE 841. Advanced Topics in Quality Engineering.</strong> (3) I. A survey of current advances in quality engineering. Includes both off-line and on-line quality engineering. Three hours lec. a week. Pr.: STAT 704, 705, IMSE 641, CIS 209, or 200, or ME 400.</td>
</tr>
<tr>
<td>Current Course Description</td>
<td>Proposed Course Description</td>
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<tr>
<td>------------------------------------------------------------------------------------------</td>
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<tr>
<td><strong>IMSE 850. Ergonomics (Human Factors) Engineering I.</strong> (3) I. The design and analysis of applied experimental research on human behavior as applied to engineering systems. An experimental project. Two hours rec. and three hours lab a week. Pr.: STAT 702 or 703.</td>
<td><strong>IMSE 850. Ergonomics (Human Factors) Engineering.</strong> (3) I. The design and analysis of applied experimental research on human behavior as applied to engineering systems. An experimental project. Two hours rec. and three hours lab a week. Pr.: STAT 702 or 703.</td>
</tr>
<tr>
<td><strong>IMSE 822. Advanced Engineering Economy.</strong> (3) (alternate years). This course expands on the principles of the fundamental engineering economics analysis. Emphasis is placed on quantification and evaluation of risk and uncertainty factors, capital allocation and budgeting concerns, the effects of inflation, economics consequence estimating models, engineering capital equipment replacement analyses and decision-tree and multi-attribute decision models in the context of engineering economics analysis of engineering problems. Lecture style with mini-projects, spreadsheet applications and group discussions to enhance learning. Three hours lec. a week. Pr.: IMSE 530, or ME 560, or CE 680.</td>
<td><strong>IMSE 822. Advanced Engineering Economy.</strong> (3) I. On sufficient demand. This course expands on the principles of the fundamental engineering economics analysis. Emphasis is placed on the quantification and evaluation of risk and uncertainty factors, effects of inflation and taxes, economic consequences of estimating models, utility theory, engineering capital equipment replacement analysis and decision-tree and multi-attribute decision models. Three hours lec. a week. Pr.: IMSE 530, or ME 560, or CE 680.</td>
</tr>
<tr>
<td><strong>IMSE 890 Applied Methods in Industrial Engineering II.</strong> (2) I, II. This class requires students to have at least 12 weeks of full-time work experience in a job related to Industrial Engineering. This course can be taken only once by a graduate student. Pr. Approval of major professor and department head.</td>
<td><strong>IMSE 890 Applied Methods in Industrial Engineering II.</strong> (2) I, II, S. This class requires students to have at least 12 weeks of full-time work experience in a job related to Industrial Engineering. This course can be taken only once by a graduate student. Pr. Approval of major professor and department head.</td>
</tr>
</tbody>
</table>
CURRICULUM CHANGES:

Modification of GPA Policy for Master of Accountancy Students:

From: To graduate, a student must maintain a 3.0 GPA.

To: To graduate a student must maintain an overall 3.0 GPA and a 3.0 GPA in graduate accounting courses.

IMSE Curriculum Changes – Concurrent B.S./M.S.I.E. Degree

Drop the following degree requirement:

The student must complete 124 undergraduate credit hours. This will require taking some hours of unrestricted electives that must be approved by the advisor.
NEW:

AMETH 650. Seminar in American Ethnic Studies. (3) II. A capstone course for seniors enrolled in the American Ethnic Studies major. Integrating the learning from all previous courses through the writing of a major research paper and completion of a multicultural portfolio will be emphasized. Pr.: AMETH 160, AMETH 449, AMETH 450, AMETH 550.

ENGL 703. Critical Approaches to Children’s Literature. (3) I, II. Introduction to advanced study of children’s and young adult literature.

ENGL 797. Professional Writing Internship. (Var.) I, II, S. Faculty-supervised professional experience, emphasizing application of writing skills in professional contexts. Student projects must be approved by on-site supervisor and faculty supervisor. Report must be submitted at the end of the semester. Pr.: ENGL 510 or ENGL 665 or ENGL 759 or ENGL 765.

MC 662. International and Intercultural Public Relations. (3) II, alternate years. Global diversity in business, governmental, and charitable organizations and the demographic changes within countries and across communities that affect the role and practice of public relations worldwide. Pr.: MC 280 with grade of C or better.

MC 682. Seminar in Public Relations. (3) I, alternate years. Contemporary topics in public relations practice, theory, and research. Pr.: MC 280, MC 380, MC 382 with grades of C or better.

MUSIC 638. Concert and Ethnic Percussion Techniques. (2-3) S. Advanced study of percussion performance techniques commonly associated with concert band and percussion ensemble, as well as percussion techniques associated with music of other cultures. The three credit-hour option includes additional assignments.

MUSIC 639. Jazz and Marching Percussion Techniques. (2-3) S. Advanced study of percussion performance techniques commonly associated with marching percussion and jazz idioms. The three credit-hour option includes additional assignments.

DROP:

IMSE 820. Intelligent Manufacturing Systems. (3) II. Concepts and applications of machine intelligence to manufacturing process and systems. Each student will develop a prototype system which demonstrates the appropriate application of machine intelligence to solve a practical integrated manufacturing systems problem. Two hours rec. and three hours lab a week. Pr.: IMSE 671 or equiv.

MC 715. History of Electronic Media. (3) I, II. Growth and development of the electronic media in the United States and their economic, political and social significance. Pr.: Graduate standing or senior standing with a 2.5 GPA and completion of a U.S. History course.
New Program Proposal

Basic Program Information

1. Proposing Institution
   a. Kansas State University
2. Title of Proposed Program
   a. Human Ecology Doctorate with an emphasis in Personal Financial Planning
3. Degree to be Offered
   a. Ph.D.
4. Anticipated Date of Implementation
   a. Summer 2009
5. Responsible Units
   a. College of Human Ecology
   b. School of Family Studies and Human Services
6. Center for Education Statistics, Classification of Instruction Program (CIP) Code
   a.

Program Proposal Narrative

a. Program Need and Student Characteristics
A need exists today for a Human Ecology doctoral program with an emphasis in Personal Financial Planning that combines the best aspects of intense student-to-faculty interaction with the advantages of distance education. As proposed, Kansas State University will be the leading international doctoral granting Personal Financial Planning institution with the acceptance of this proposal. The following narrative outlines the current need for a Ph.D. emphasis in the field of financial planning. The personal financial planning profession is one of the fastest growing occupational fields in the United States. Those beginning careers in the profession can expect to be paid well. According to the Department of Labor, the “median annual earnings of personal financial advisors were $62,700 in 2004-2005. The middle 50 percent earned between $41,860 and $108,280. Median annual earnings in the industries employing the largest number of personal financial advisors in 2004 were as follows:

<table>
<thead>
<tr>
<th>Industry</th>
<th>Median Annual Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other financial investment activities</td>
<td>$78,350</td>
</tr>
<tr>
<td>Securities and commodity contracts</td>
<td></td>
</tr>
<tr>
<td>brokerage</td>
<td>$63,310</td>
</tr>
<tr>
<td>Depository credit intermediation</td>
<td>$57,180</td>
</tr>
<tr>
<td>Agencies, brokerages, and other</td>
<td></td>
</tr>
<tr>
<td>insurance related activities</td>
<td>$56,950</td>
</tr>
</tbody>
</table>

At the current time, a bachelor’s degree is generally required for a new person entering the profession. Increasingly, employers expect their employees to obtain a graduate degree and/or certifications in financial planning. The Department of Labor summarized the situation this way:

Although not required for personal financial advisors and planners to practice, certification can enhance one’s professional standing and is strongly recommended.

1 http://www.bls.gov/oco/ocos259.htm
by many employers. Personal financial advisors may obtain the Certified Financial Planner credential, often referred to as CFP®, demonstrating extensive training and competency in financial planning. This certification, issued by the Certified Financial Planner Board of Standards, requires relevant experience, the completion of education requirements, passing a comprehensive examination, and adherence to an enforceable code of ethics. The CFP® exams test the candidate’s knowledge of the financial planning process, insurance and risk management, employee benefits planning, taxes and retirement planning, and investment and estate planning. The exam has been revised in recent years. Candidates are now required to have a working knowledge of debt management, planning liability, emergency fund reserves, and statistical modeling. It may take from 2 to 3 years of study to complete these programs.

Personal financial advisors also may obtain the Chartered Financial Consultant (ChFC) designation, issued by the American College in Bryn Mawr, Pennsylvania, which requires experience and the completion of an eight-course program of study. The ChFC designation and other professional designations have continuing education requirements.

A license is not required to work as a personal financial advisor, but advisors who sell stocks, bonds, mutual funds, insurance, or real estate may need licenses to perform these additional services. 2 Also, if legal advice is provided, a license to practice law may be required. Financial advisors who do not offer these additional services often refer clients to those who are qualified to provide them.

The Growth of Personal Financial Planning as a Professional Endeavor

Personal financial planners (i.e., financial advisors and analysts) hold 355,000 jobs in the U.S., of which 158,000 are directly involved in personal financial planning. The majority of financial planners work for large firms, such as Amerprise Financial, Edward Jones, and Charles Schwab. The Department of Labor estimates that more than 50% of advisors work for finance and insurance companies, including securities and commodity brokers, banks and credit institutions, and insurance carriers. A significant trend in the profession is the growth of smaller boutique firms owned and operated by one or a few owners. Today, 40% of all financial planners are self-employed, operating small to moderate sized investment advisory firms, usually in urban areas.

Employment trends at Kansas State University indicate that undergraduate personal financial planning students are heavily recruited by small financial planning firms. This concurs with the Department of Labor’s own estimates of employment trends. According to the Department of Labor, “Overall employment of financial analysts and personal financial advisors is expected to increase faster than average for all occupations through 2014, resulting from increased investment by businesses and individuals. Personal financial [planners] and advisors will benefit even more than financial analysts as baby boomers save for retirement and as a generally better educated and wealthier population requires investment [and financial advice]. In addition, people are living longer and must plan to finance more years of retirement. The globalization of the securities markets also will increase the need for analysts and advisors to help investors make financial choices. Financial analysts and personal financial advisors who have earned a professional designation are expected to

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2 Planners who provide advice for a fee (rather than commission) must register as an Investment Advisor in the state in which they conduct business. Advisors with more than $25 million in assets under management may choose to register with the Securities and Exchange Commission.
have the best opportunities.”

Educational Trends in Personal Financial Planning

Nearly all practicing financial advisors who have been in the business for 10 or more years earn significant six-figure incomes. The Certified Financial Planner Board of Standards, Inc. and the Financial Planning Association have noted that as an advisor’s income increases his or her desire to obtain certifications and advanced degrees also increases. This may be due to the fact that planners who hold the CFP® certification and/or an advanced academic degree earn, on average, more than their non-certified and less well-educated counterparts. It may also be the result of individuals attempting to increase their human capital and personal well-being. Whatever the reason, it is important to note that the number of academic programs offering (a) an undergraduate, (b) a master’s, and/or (c) a certificate level of training to meet the needs of those pursuing financial planning education has increased dramatically over the past 10 years. Currently, there are over 40 master’s level programs operating in the United States (nine of these programs are offered at a distance via the Internet). However, the number of qualified faculty to teach in these programs is limited, especially at those institutions that offer graduate courses. A need exists today to provide doctoral level personal financial planning education that will help fill this need.

A logical progression in the training and education of financial planners involves advanced study at the doctoral level. Only one university in the United States (i.e., Texas Tech University) offers a Ph.D. in financial planning. The need for individuals who hold a Ph.D. or equivalent degree is growing. The demand for such education is significantly higher than can be accommodated by one academic institution. The Certified Financial Planner Board of Standards, Inc. has been a strong advocate for additional universities to offer doctorate degrees in financial planning. Reasons for providing doctoral level education include: (a) developing a flow of candidates to teach in the growing number of academic programs providing financial planning education, (b) strengthening consumer protection by standardizing counseling and planning techniques through research initiatives, and (c) improving the quality of personal financial planning research that can inform public policy in the domain of financial planning.

(1) Is the Program Central to the Mission of the Institution?

Kansas State University is a comprehensive, research, land-grant institution first serving students and the people of Kansas, and also the nation and the world. Since its founding in 1863, the University has evolved into a modern institution of higher education, committed to quality programs, and responsive to a rapidly changing world and the aspirations of an increasingly diverse society. Together with other major comprehensive universities, Kansas State shares responsibilities for developing human potential, expanding knowledge, enriching cultural expression, and extending its expertise to individuals, business, education, and government. These responsibilities are addressed through an array of undergraduate and graduate degree programs, research and creative activities, and outreach and public service programs. In addition, its land-grant mandate, based on federal and state legislation, establishes a focus to its instructional, research, and extension activities which is unique among the Regents' institutions.

Through quality teaching, the University is committed to provide all students with opportunities to develop the knowledge, understanding, and skills characteristic of an educated person. It is also

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3 Kansas State University is currently an active leader in the training of personal financial planning professionals. Over the past seven years, the School of Family Studies and Human Services has granted 134 graduate certificates and 43 master’s degrees in financial planning. At the current time (2007-2008), 65 students are enrolled in the Personal Financial Planning master’s degree through K-State.

4 The program is offered through the College of Human Services at Texas Tech University.
pledged to prepare students for successful employment or advanced studies through a variety of disciplinary and professional degree programs. To meet these intentions, the institution dedicates itself to providing academic and extracurricular learning experiences which promote and value both excellence and cultural diversity. Kansas State University prepares its students to be informed, productive, and responsible citizens who participate actively in advancing cultural, educational, economic, scientific, and socio-political undertakings.

Research and other creative endeavors comprise an essential component of Kansas State University's mission. All faculty members contribute to the discovery and dissemination of new knowledge. These efforts, supported by public and private resources, are conducted in an atmosphere of open inquiry and academic freedom. Basic to the pursuit of this mission is the University's commitment to broad-based programs in graduate education at both the master's and doctoral levels.

Kansas State University's mission includes enriching the lives of the citizens of Kansas by extending to them opportunities to engage in life-long learning and to benefit from the results of research. The University addresses this charge through mutually supportive activities on its Manhattan and Salina campuses, research and extension sites at numerous locations, outreach programs offered throughout the State and nation, and international activities.

The mission of Kansas State University is enhanced by symbiotic relationships among the discovery of knowledge, the education of undergraduate and graduate students, and improvement in the quality of life through research applications. Coordinated teaching, research, and extension services help develop the highly skilled and educated work force necessary to the economic well-being of Kansas, the nation, and the international community.

Establishing a Doctoral emphasis in Personal Financial Planning meets one of the basic aspirations of Kansas State University as described by the Provost’s Committee Report of 1992:

As a proud member of the American land-grant system, we will continue to reach throughout the state to people in cities and towns and rural communities and farms with advice and information on human health and well-being. We renew our dedication to being a major source of practical assistance to the people of Kansas, particularly in agriculture and its allied industries, which will continue to be a cornerstone of the state's economy. In a society that is richly diverse in cultures, we will continue to striving to attract students of color and members of ethnic minorities, both to our student body and faculty. We aspire to hiring more women faculty members in areas where women are under-represented. We dedicate ourselves to offering a setting in which women and members of racial and ethnic minorities can have a full opportunity to succeed as faculty members and students. We aspire to creating increased appreciation of different cultures, both in our country and around the world. Recognizing the interdependence of our country with many others in a global economy, we will work to heighten awareness in our faculty and in our student body of international political and economic affairs. To all of these aspects of opportunity, cultural diversity and international awareness we dedicate ourselves, not only to make this a better university, but to improve our society: to help ensure that each individual has a full opportunity to achieve her or his full potential.

Specifically, a doctorate program with an emphasis in Personal Financial Planning meets the aspirational needs of the University in the following ways:

**1. Providing quality education and strong research programs for our students.** A doctoral
program will enhance the recruitment and retention of high quality students by allowing research and learning experiences and opportunities that meet the needs of students when and where they live through a combination of on-campus and distance-education courses.

2. Enhancing the infrastructure of Kansas State University including distributed computing, the Library, equipment, and laboratory, teaching, and research space. Because the proposed program combines distance education with intensive residency requirements, it is possible that the program will enhance the spirit of cooperation, provide a positive atmosphere and environment, and achieve the resources necessary for students, faculty, and staff to reach their full potential by creating interactive learning environments.

3. Developing innovative techniques for teaching and learning processes in large audience or group settings both for lecture/recitation and laboratory oriented courses. The proposed doctorate will be unique in its use of current technology including multi-media communications systems, computer simulations, and clinical demonstrations. Based on the dual approach of distance education and intensive residency sessions, it is anticipated that experienced and senior faculty will spearhead the development and implementation of such techniques and courses.

4. Utilizing available and potential resources in the development of graduate education and research programs. A Human Ecology Ph.D. emphasis in Personal Financial Planning will work to enhance undergraduate education by contributing to the quality and breadth of the undergraduate experience primarily by providing enhanced interaction among undergraduate and graduate students. Further, research conducted by graduate students will complement the content of classes taught at the undergraduate level.

5. Increasing the number of African-American, Native American, Hispanic, and Asian American tenure-track faculty members to 30 over the next three years. Having a Human Ecology Ph.D. emphasis in Personal Financial Planning at Kansas State University is integral in recruiting underrepresented students and faculty to Kansas. Currently, students interested in obtaining a doctorate in the field must leave the state of Kansas; once these students leave it becomes increasingly difficult to recruit them back because of the intense competition from other universities to hire underrepresented faculty.

6. Increasing the multi-cultural diversity of the university experience. One of the building blocks of the doctorate program involves incorporating strategies that not only integrate culturally diverse students into U.S. and Kansas culture, but that also incorporate traditional students into those diverse cultures and activities already present at the university. Specifically, it is anticipated that 1/3 of each incoming class will be comprised of non-U.S. students, primarily from Asian countries. It is also possible that a large portion of each class will consist of Hispanic, Asian, and African-American students, primarily because the distance education nature of the program will allow these individuals to pursue career and family obligations concurrently with their academic studies.

7. Enhancing the quality of the undergraduate educational experience at Kansas State University. Over time, a Human Ecology Ph.D. emphasis in Personal Financial Planning will have a direct impact on undergraduate teaching. Having doctoral students involved in teaching initiatives and research projects will most certainly result in the development of innovative and cooperative instructional approaches. It is also anticipated that the development of the basic core curriculum in financial planning can be enhanced by applying what is learned at the graduate level within the undergraduate curriculum.

8. Increasing the efficiency of administration and support services. Currently, Kansas State University is one of a just a few universities to offer undergraduate, certificate, and master’s level financial planning education. Responsibility for marketing the certificate and master’s programs, as
well as administering funds and providing student services, is handled through the Institute of Personal Financial Planning. The addition of a doctorate program will help the Institute expand in a way that maximizes the use of faculty and support staff resources.

9. Optimizing the use of all instructional resources of Kansas State University. The proposed doctoral program is unique nationally as the first curriculum to fully utilize the on-campus and distance education strengths of Kansas State University. The combination of online teaching and intense residency courses ensures that facilities, faculty, staff, and support resources are linked to enrollment levels. Ultimately, qualified admissions, tightened academic dismissal policies, and a per credit hour fee structure will allow Kansas State University – through the Personal Financial Planning degree program – to increase the effective use of instructional resources.

(2) What is the Student Demand for the Program?
The potential market for a distance-education based doctoral emphasis in personal financial planning within Human Ecology is potentially very large. To begin with, there is virtually no competition nationally or internationally at this time. However, the demand from students for a program, at least from anecdotal evidence, is high. For example, K-State recently marketed its graduate level distance education certificate program at the National Association of Personal Financial Advisors international conference in Chicago. Numerous attendees were interested in distance education; however, the majority of attendees either had a certification or a master’s degree. The overwhelming question was, “Does K-State offer a Ph.D. program at a distance?”

Further, the Institute of Personal Financial Planning, which houses the graduate certificate in personal financial planning, fields, on average, one to two emails per week from those inquiring about a distance-provided Ph.D. Also, of those that have graduated with an M.S. in Family/Personal Financial Planning, approximately 10% to 15% indicate a desire to continue their education at the Ph.D. level. Finally, the potential market, comprised of successful financial planning business owners, is extremely large. If, for instance, it is assumed that 63,200 financial planners own their own firm (Department of Labor estimate), and that 5% of this number have an interest in obtaining a doctorate degree, the potential market, just from practicing financial planners, exceeds 3,000.6

There is one primary reason most planners do not return to school to obtain a doctorate degree, namely, a huge income opportunity cost. The majority of financial planning business owners have net earnings that exceed $100,000 per year. The Financial Planning Association7 estimates that the average sole practitioner generates $425,000 in revenue per year. The top 25% of all practitioner-owned firms have revenue in excess of $1.5 million per year, with these practitioners earning over $215,000 yearly. In order to return full-time to school to obtain a Ph.D. in today’s academic marketplace, these successful advisors would need to terminate their practice or potentially manage their practice as an absentee owner. Quite simply, the lost income and increased ownership burden associated with returning to school makes the choice problematic for nearly all successful advisors. What is needed, therefore, is a Human Ecology Ph.D. opportunity for students that minimizes these opportunity costs while maintaining academic rigor and adaptability to the needs of successful practitioners and those who wish to transition into the financial planning profession.

Another potential group of students includes financial planning executives from newly developed countries, particularly in Asia. In China today, for instance, insurance companies hire more financial advisors and insurance agents in a three month period than the number of all

5 These individuals are not only interested; they can also afford the time and tuition.
6 It is reasonable to expect that 5% of this total have the interest, time, and financial ability to start a doctoral program; using this assumption, the potential U.S. market is comprised of at least 3,000 planners.
insurance advisors working in the United States. The wealth accumulation of citizens in
countries such as China, Taiwan, Malaysia, Thailand, and Singapore is prompting an
unparalleled growth of financial planning internationally. Consider the growth of the
International Association of Registered Financial Consultants. This credentialing organization is
now the fastest growing financial planning association in the world – based almost entirely on
membership explosion in Asia. The Asian market for graduate education is tremendous. Among
Asians, in general, advanced education is highly valued. Obtaining a doctorate from a
prestigious U.S. university, such as Kansas State University, is highly valued. It is not
unreasonable to believe that 25% to 40% of those who enroll in a distance education doctorate in
financial planning will come from Asian countries.

(3) What is the Demand for Graduates of this Program?

Demand for graduates is potentially very high. University and college demand for faculty with a
specialization in Personal Financial Planning is large and growing. Take, for example, the job
market in 2007-2008. During this period many large land grant universities initiated job
searches at the Assistant, Associate, and Full Professor rank. The University of Wisconsin, for
instance, had three positions open during this time period. Texas Tech University had two
positions open. Kansas State University had one faculty position and one instructor position
open. Virginia Tech, the University of Alabama, California State Northridge, the University of
Missouri, the University of Georgia, and Ohio State University also had open positions. In
addition to these peer institutions, many smaller undergraduate teaching focused institutions had
job listings for faculty. The number of qualified candidates, however, was (is) not sufficient to
meet the need now or in the future. At Kansas State University, for example, only six applicants
applied for the open tenure-track position. There simply are not enough new Ph.D. students
available in the marketplace to meet the need for tenure track positions. It is even more difficult
to recruit seasoned Associate or Full Professors to fill positions. In these cases, faculty demand
relatively high salaries, enhanced benefit packages, and access to graduate student assistants.
This last point is of particular importance. In order to recruit faculty, a program must have a
vibrant doctoral program, but in order for there to be a graduate program there must be faculty to
develop and grow graduate-level curriculums. Kansas State University stands at a unique
juncture in time and history to begin a Human Ecology doctoral program; the result will be well
trained graduate students and an increased national/international reputation for the university.
Ultimately, this will help the university recruit better students and faculty.

In addition to collegiate teaching opportunities for graduates, those who graduate with a Ph.D.
will be in strong demand within the private sector in Kansas, nationally, and internationally. The
financial planning profession is among the fastest growing sectors of the financial services
marketplace. The growth trend should intensify as the baby boom generation increasingly enter
retirement and their demand for personal finance advice grows. In order to keep pace with
technological changes and shifts in the marketplace successful financial planning firms will need
to funnel more resources into research and outreach endeavors. The ideal people to lead these
initiatives are those who hold a Human Ecology Ph.D. with an emphasis Personal Financial
Planning. It is also possible that firms will want to recruit doctoral graduates for the status (e.g.,
research skills and advanced knowledge) these candidates will bring to a practice. High attained
education is a highly valued attribute in the profession. Obtaining the highest academic degree is
a way to differentiate oneself (or a firm) in the marketplace and to increase one’s reputation among colleagues and clients.

(4) What are the Locational and Comparative Advantages of this Program?

The proposed program offers unique locational and comparative advantages in the relation to similar academic units of study nationally and internationally. The degree program is designed to meet the time, location, and cost constraints of students from a wide variety of backgrounds. Students will enter as a class cohort. Cohorts will include between 7 and 10 students. Students will take at least one, and as many as three, online courses in the fall and spring semesters for three to four years, depending on the number of credit hours accepted from their master’s degree and the student’s time frame. The final two years of work will consist of dissertation research hours. The dissertation requirement will be met by requiring students to write three peer-reviewed papers for publication.

However, it is the manner in which student and faculty interaction is accomplished that makes the program truly unique. Students will meet, in person, for ten days each year, typically two weeks prior to the beginning of the fall semester during four consecutive years. During residency sessions students will take a total of four (4) credit hours towards degree completion. All courses will be taught in English. It is expected that class cohorts will meet in an international location at least once during the four year residency cycle. This will allow students to gain a global perspective of financial planning. Other residency sessions will meet in Manhattan or another U.S. city. As designed, the proposed degree program offers students the best of both online training and education with the advantages of meeting face-to-face on a yearly basis. This distinctive approach to graduate education builds upon the internationally recognized strengths of Kansas State University, namely, student-centered high technology education.

Establishing a Human Ecology Ph.D. with an emphasis in Personal Financial Planning will provide the university with a rare comparative advantage in the marketplace for higher education. Currently, only one university in the United States offers a Ph.D. emphasis in Personal Financial Planning (i.e., Texas Tech University). There are no universities, colleges, or other institutions of higher learning within the Regents system that offers the same or similar program. The fact that only one university currently offers a Ph.D. in financial planning is indicative of three factors. First, nearly all Research 1 universities that offer doctorate training, in general, focus on financial and economic analysis at the macro and/or corporate level rather than study at the consumer level; however, this is indicative of a major need for additional consumer and household focused degrees. The academic study of ‘household finance’ – basically an extension of personal finance and financial planning – is now one of the fastest growing fields in the United States; yet, there are few individuals being trained in this area. Much of the groundbreaking academic work is being conducted by personal financial planning faculty housed in units similar to the one at Kansas State University and by faculty transitioning from traditional finance, economics, psychology, and sociology disciplines. Second, as suggested above, personal finance education and research is a relatively new field of study, meaning that the current time offers a unique opportunity to establish a Human Ecology

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8 Several major universities offer doctoral degrees in consumer and family economics where students may do emphasis work in financial planning; example include, Ohio State, Purdue, and Virginia Tech.
doctoral program in a burgeoning discipline. Third, prior to the new millennium, financial planning, as a professional endeavor, was still in its infancy. Today, the discipline is maturing. As with all growing disciplines, the demand for advanced personal financial planning academic training has also grown. The result is that universities have tended to overlook the development of financial planning education as a primary field of advanced graduate work. This is not surprising. The roots of professional financial planning can be traced back to 1969. Education of financial planners has followed the path of other professions – self-education, licensure, certification, bachelor's, master's level of education. The next logical step is education at the doctoral level – particularly a program that can be offered using a 21st century distance-education framework. The following outline describes competing programs in the marketplace for similar education.

Universities offering a Doctorate in Personal Financial Planning

Texas Tech University  
Resident Program

Universities offering a Doctorate in Family and Consumer Economics with a Financial Planning & Counseling Option

Ohio State University  
Purdue  
University of Missouri  
University of Wisconsin  
University of Georgia  
Virginia Tech

Colleges and Universities offering a Graduate Degree Related to Personal Financial Planning

✓ The International Graduate Doctoral Program in Economics at the Universitat Autònoma de Barcelona (Doctorate in Economic Analysis)
✓ Trium Executive Graduate School (Paris) offers an MBA with a tuition that exceed $80,000.
✓ Thunderbird School of Global Management. Thunderbird offers both on-campus and distance education MBA degrees. Typical tuition costs are approximately $60,000 with the following payment schedule:
  $2,850 Deposit due upon admission into the Global MBA On-Demand program
  $11,400 Due 16 September 2007
  $11,400 Due 7 January 2008
  $11,400 Due 19 April 2008
  $11,400 Due 7 September 2008
  $11,400 Due 3 January 2009
<table>
<thead>
<tr>
<th>University or College</th>
<th>M.S./MBA Option</th>
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<tbody>
<tr>
<td>American College, The CFP® Certification Curriculum</td>
<td>X</td>
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<tr>
<td>American College, The Accelerated Professional Financial Planning Program</td>
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<tr>
<td>Bentley College Master of Science in Financial Planning</td>
<td>X</td>
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<tr>
<td>Boston University Boston University Online Program for Financial Planners</td>
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<tr>
<td>California Lutheran University Certificate in Financial Planning</td>
<td>X</td>
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<tr>
<td>City University Graduate Certificate in Personal Financial Planning</td>
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<tr>
<td>Cleary University B.S. Financial Planning</td>
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<tr>
<td>College for Financial Planning Master of Science Financial Planning Concentration</td>
<td>X</td>
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<tr>
<td>DePaul University e-Financial Planning Certificate Program</td>
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<tr>
<td>Dowling College Certificate in Financial Planning</td>
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<tr>
<td>Florida Community College at Jacksonville – Institute for Financial Studies</td>
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<tr>
<td>Florida State University Certificate in Financial Planning Online</td>
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<tr>
<td>Golden Gate University Undergraduate Financial Planning Certificate &amp; Graduate</td>
<td>X</td>
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<tr>
<td>Graduate Financial Planning Certificate</td>
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<tr>
<td>Iowa State University Certificate in Family Financial Planning Great Plains</td>
<td>X</td>
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<tr>
<td>Interactive Distance Education Alliance (GPIDEA)</td>
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<tr>
<td>Kansas State University M.S. in Family Studies and Human Services with a Specialization in Family Financial Planning</td>
<td>X</td>
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<tr>
<td>Kaplan University Certificate in Financial Planning</td>
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<tr>
<td>Metropolitan Community College Certificate of Achievement Personal Financial Planning</td>
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<tr>
<td>Mississippi State University Certificate in Financial Planning</td>
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<tr>
<td>Missouri Southern State University Professional Certificate in Financial Planning</td>
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<tr>
<td>Montana State University Certificate in Family Financial Planning</td>
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<tr>
<td>Morehead State University B.B.A., Finance</td>
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<tr>
<td>New Jersey City University Master of Science in Finance Professional Financial Planning Concentration</td>
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<tr>
<td>North Dakota State University Certificate in Family Financial Planning</td>
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<tr>
<td>Oglethorpe University Financial Planner Program</td>
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<tr>
<td>Oklahoma State University Certificate in Family Financial Planning</td>
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<tr>
<td>Rice University - School of Continuing Studies Web-Delivered CFP® Certification Education Program</td>
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<tr>
<td>Salem International University Certified Financial Planner™ Certification Education Program</td>
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<tr>
<td>South Dakota State University Certificate in Family and Consumer Sciences</td>
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<tr>
<td>Texas A&amp;M University - Commerce Certificate in Financial Planning</td>
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<tr>
<td>University of California - Irvine Certificate in Personal Financial Planning</td>
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<tr>
<td>University or College</td>
<td>M.S./MBA Option</td>
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<tr>
<td>University of California - Los Angeles Certificate Program in Personal Financial Planning</td>
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<tr>
<td>University of Dallas MBA Financial Services</td>
<td>X</td>
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<tr>
<td>University of Georgia The Terry College of Business - Greene Consulting Online Executive Program for Financial Planning Certification</td>
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<tr>
<td>University of Nebraska - Lincoln Certificate in Family and Consumer Sciences with a Specialization in Family Financial Planning</td>
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<tr>
<td>University of Oklahoma e-Financial Planning Certificate Program</td>
<td></td>
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<tr>
<td>Utah State University Personal Financial Planning Certificate Program Online</td>
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Kansas State University has many competitive advantages as a doctoral granting institution that makes offering a Human Ecology Ph.D. with an emphasis in Personal Financial Planning attractive to students and employers. First and foremost, the Personal Financial Planning unit is well known and respected both nationally and internationally. Employer demand for undergraduate and master’s level graduates continues to grow. This is based, in part, on the quality of education received by students at Kansas State University. Recent program rankings based on financial planning reviews by outside agencies and employers and research productivity are shown below:

1. Texas Tech University

2. **Kansas State University**

3. Virginia Tech

4. University of Missouri

5. Ohio State University

6. Fort Hays State University

7. University of Georgia

8. Minnesota State University

9. Utah State University

10. San Diego State University

Another unique strength of the K-State proposal is the opportunity for graduate students to be affiliated with the Institute of Personal Financial Planning. The Institute is housed in the Personal Financial Planning unit (School of Family Studies and Human Services, College of Human Ecology). Currently, the Institute provides education outreach in the form of continuing education credit courses and a Certificate in Personal Financial Planning that is registered with the Certified Financial Planner Board of Standards, Inc. and the International Association of
Registered Financial Consultants. The Institute also sponsors research projects. Most recently, the Institute funded a region-wide survey of the use and opinion of payday and title loan lending companies. Research funded through the Institute has been published in national and international journals.

A significant competitive advantage is provided by the multidisciplinary nature of the School of Family Studies and Human Services, which houses the Personal Financial Planning unit. Faculty working in the School support the proposed degree. This support includes a willingness to teach supporting courses and the willingness to serve on student graduate committees.

(5) What are the Characteristics of the Students Who Will Participate in this Proposed Program?

The potential demand for a Human Ecology Ph.D. emphasis in Personal Financial Planning, as noted above, is very high. It is likely that applicants for admission will come from the following sources:

1. Traditional Graduate Student Populations. Approximately 15% of students who complete the master’s degree in Personal Financial Planning from Kansas State University report a desire to continue their education at the doctoral level. These students generally work in a field affiliated with financial planning. Demographically, the group is split equally between men and women, ranging in age between 28 and 50 years of age. Although the largest number of students are non-Hispanic White, a significant portion of students are Hispanic, Asian, and African-American.

2. Career Changers. Nearly two-thirds of each cohort entering the graduate-level financial planning certificate program are career changers – most typically from the military (e.g., Army, Navy, and Air Force). Financial planning offers individuals facing a second career the perfect blend of time flexibility and financial reward. As such, it is expected that a large percentage of each incoming doctoral-level class will consist of similar career change students. Because many of these students will come from the military it is likely that each class will have wide ethnic and socioeconomic diversity.

3. Business Owners. As discussed above, it is estimated that there are approximately 3,000 financial planning business owners in the United States who have the interest, time, and resources to pursue a Ph.D. program that emphasizes Personal Financial Planning education. Of these potential applicants, at least one-third are female.

4. Business Executives. The two fastest growing segments of the financial planning profession are (a) providing financial planning services to middle-market Americans and (b) introducing American planning principles and practices internationally. Executives at financial services firms are increasingly driven to obtain advanced degrees to increase their knowledge and expertise of these two markets. Further, as Asian countries become more economically stable, the demand for financial services and planning will increase. Financial services firms, and the executives who run these firms, need advanced education that focuses learning on the cultural, economic, and social interactions that occur at the individual and family level, particularly among non-U.S. households. The proposed Human Ecology Ph.D. emphasis is designed to meet this need.
5. **Non-U.S. Students and Business Leaders.** It is anticipated that a large percent of students who apply for admission to the program will come from outside the United States. As suggested above, the dramatic growth in many Asian economies is generating wealth at the individual level. Few business executives and/or policy makers in developing Asian markets have the technical wherewithal to provide financial planning services to individuals. The proposed Human Ecology Ph.D. emphasis will be a natural draw for Asian students, executives, and policy makers who are interested in applying U.S. principles and practices to their own growing financial planning marketplace.

Admission to the program will be based on policies outlined in the Graduate School handbook, as discussed below:

1. **Graduates from colleges and universities in the United States**
   a. A bachelor's degree from a college or university accredited by the cognizant regional accrediting agency,9
   b. Undergraduate or graduate preparation in one of the following preferred major fields equivalent to that acquired by a graduate of KSU, or evidence of an appropriate background for undertaking an advanced degree program, and
   c. An undergraduate average of B or higher in the junior and senior years and an average B or higher for all previous graduate work.

Undergraduate/Graduate Fields Useful for Preparation in the Degree Program:10
   a. Financial Planning
   b. Personal Financial Planning
   c. Family Financial Planning
   d. Financial Counseling
   e. Family Finance
   f. Personal Finance
   g. Household Finance
   h. Consumer Finance
   i. Family and Consumer Economics
   j. Household (Family) Resource Management
   k. Family Studies
   l. Marriage and Family Therapy
   m. Business
      a. MBA Finance
      b. MBA Management

9 Students with a bachelor's degree who want to pursue a doctorate will be accepted first into the M.S. Family Financial Planning degree program at Kansas State University – no more than 30 credits can be transferred into the Ph.D. program. This will require a student without a master's degree to complete between four and eight years of study beyond the undergraduate degree.

10 Applicants from fields and disciplines not listed may be accepted into the program. These applicants may need additional leveling course work in the areas of economics, calculus, and statistics or show prior work experience that is equivalent to this type of course work.
2. Graduates of foreign colleges and universities

All international students admitted to the Graduate School must demonstrate the same level of achievement as U.S. students. That is, they must hold a degree from an established institution comparable to a college or university in the United States, have an outstanding undergraduate record, have the demonstrated ability to do graduate work, and give evidence of language proficiency sufficient for the pursuit of a graduate degree. Admission may be denied students from technical schools, which may provide excellent training in special areas but do not offer degrees equivalent to those of colleges and universities. As a rule, students from abroad are not admitted to nondegree status (that is, as special students). Questions about the qualifications of international students should be directed to the Graduate School.

International applicants whose native language is not English must demonstrate competence in the English language. All international applicants must include with their application materials an official report of their scores on the Test of English as a Foreign Language (TOEFL). The TOEFL is offered several times a year throughout the world by the Educational Testing Service, Princeton, New Jersey. International applicants are advised to take the TOEFL as early as possible to avoid delays in processing their applications for admission. Further information is available from the Graduate School. Those who have received a degree in the last two years from a United States college or university are exempt from this requirement.

A score of at least 550 (213 on the computer-based test) on the TOEFL is required to be considered for admission to the Graduate School. (NOTE: Some programs require a TOEFL score higher than stated here.) Applicants with scores of 600 (250 on the computer-based test) or above may be considered for regular admission. Applicants with scores between 550/213 and 599/249 may be admitted provisionally and must at the time of their enrollment demonstrate proficiency in reading and writing English and in understanding spoken American English to the satisfaction of the Graduate School. Those who do not meet the minimum proficiency standard may be recommended for enrollment in University English courses or for part-time English courses offered by the English Language Program (ELP) on campus. Those who are determined to need substantial work in English will be required to participate in the ELP. Intensive English training for students who have TOEFL scores below 550/213 is also available through the ELP.

Admission Categories

All new graduate students, domestic or foreign, are assigned to one of four categories upon admission:

Full standing
a. Undergraduate training essentially the same as that at Kansas State University.

b. B average or higher in junior and senior years.

Provisional

a. Transcript evaluation uncertain, as is sometimes the case with international students.

b. B average or higher in junior and senior years, but some course deficiencies in undergraduate work.

c. Final transcripts indicating award of a degree not yet in hand; applicant completing degree; other criteria for full standing met.

Probationary

a. Grade point average from 2.65 to 2.99 (A=4.00) in last two years
   If work has shown a marked improvement in later semesters and there are grades of B or better in demanding courses in major and related areas, admission is considered.

b. Grade point average below 2.65 in last two years
   Admission is considered only upon documentation that the student is now qualified to do graduate work. Evidence may include: (1) satisfactory grades on a GRE Advanced Test or Miller Analogies Test; (2) satisfactory work at another graduate school; or (3) outstanding professional experience that demonstrates the ability to handle academic work in the major area.

Probationary and provisional students are advised of deficiencies and of other conditions to be met to achieve full standing. Their status is reviewed after completing 9 hours of course work at Kansas State University. Those who have earned grades of B or higher and GPAs of 3.0 or higher for the first 9 hours, exclusive of individualized study, and removed all deficiencies specified at the time of admission, will be placed in good standing.

Procedures and Criteria

The following procedures and criteria, as adapted from the Kansas State University Graduate School policy manual, will be used for admission into and completion of this program:

1. A minimum of 91 hours is required for the Doctor of Philosophy degree. The Ph.D. must include at least 30 hours of research credits.

2. Of the 24 to 30 hours of course work beyond the master's degree is normally required by the supervisory committee, 15 hours should be at the 800-level or above, in addition to doctoral research credit hours.

3. No more than 6 hours of course work (outside the major field of study) at the 500 level, beyond those on the master's degree, are permitted on the doctoral program of study. For students who bypass the master's degree, no more than 12 hours of course work at the 500 level are permitted.

4. Only 6 hours of problems or other individualized study (such as Readings) may be applied towards the doctoral degree.
5. Courses designated as deficiencies by the School and Unit at the time of admission cannot be used on a program of study.

6. A maximum of 30 hours from a master's degree may be used on the doctoral degree, if the supervisory committee decides that the course work is relevant to the doctoral program. However, it is anticipated that most students with a M.S. degree will transfer 24 to 27 credits into the program. If the master's degree was in a program different from the doctoral degree, written justification for use on the doctoral program of study must be submitted by the major professor and the supervisory committee. If the master's degree is from another university, an official transcript is required and must be mailed directly from the other university to the Graduate School and be on file in the Graduate School before a program of study can be approved.

7. If a master's degree was not earned, 10 hours of master's or doctoral-level work taken elsewhere may be transferred. If a master's degree was earned and 30 hours of credit from the degree have been included in a doctoral program, an additional 10 hours of transfer credits may be transferred for doctoral-level work. (These hours must represent credit earned beyond a master's degree, even when the master's program included more than 30 hours.) The Graduate School may grant exceptions to this limit when justified by inter-institutional collaborations. In either case, credits that were earned more than seven years prior to the semester in which the program of study is approved cannot be transferred. (This does not include the credits earned as part of a master's degree.) It should be noted on the program of study if the transfer courses are to be taken in the future. Final program approval in such cases cannot be determined until all transcripts are received. Students must have received an A or B in courses to be transferred.

8. If a doctoral student does not complete the requirements for the degree within five years after taking preliminary examinations, the student may be dropped from candidacy.

9. If changes need to be made to a program of study or the committee after approval by the Graduate School, a Program/Committee Change form must be completed. Unless there are extensive changes, a revised program does not have to be submitted.

Preliminary Examination

A doctoral student must be given a written preliminary examination, which may be supplemented by an oral examination as prescribed by the supervisory committee. These are designed to test the student's breadth and depth of knowledge in the proposed field of specialization, as well as the student's ability to explore problems on the boundaries of knowledge. Satisfactory performance in the examination is an indication that the student is prepared to perform independent work toward the doctoral degree and results in the student being classified as a doctoral candidate, upon affirmative recommendation by the supervisory committee. The examination may be scheduled after the program of study is filed and at a time deemed appropriate by the supervisory committee. The preliminary examination must be completed at least seven months before the final oral examination. Once the supervisory committee and the student decide when the examination is to be taken, the student should notify the Graduate School one month before the scheduled date. A ballot is sent to the major professor by the Graduate School. Copies of the examination are filed with the academic unit and made available on request to any graduate faculty member for a period of two years from the date of examination.
The results of the preliminary examination are indicated on the ballot by the signatures of those members of the departmental or program examining committee responsible for administration and grading of the examination. The format of the examination and the structure of the examining committee may differ among doctoral programs, and in some programs, the examining committee will differ from the supervisory committee. Within one week following the completion and determination of the results of the preliminary examination, including those of any oral portion, the supervisory committee must sign and return the ballot to the Graduate School, indicating that the preliminary examination has been completed and recommending approval or disapproval of the student's admission to candidacy for the doctoral degree. The student is considered to have passed the examination and to be recommended to candidacy if at least three fourths of the supervisory committee voted to approve candidacy.

In case of failure of the first preliminary examination, the supervisory committee may approve a second examination with no more than one dissenting vote. A second examination can be taken no sooner than three months following the initial failure. Once the supervisory committee and the student decide when the second examination is to be taken, the student should notify the Graduate School one month before the scheduled date. The composition of the supervisory committee shall not be changed before a final decision is reached on admission to candidacy. A second failure constitutes denial of admission to candidacy for the doctoral degree in the field of study of the graduate program. As with the first examination, the signed ballot must be returned to the Graduate School within one week of the determination of the results of the examination.

Candidacy
A full-time doctoral student should normally complete the preliminary examination within three years of entry into the doctoral program, and, upon satisfactory completion of the examination, the student is automatically advanced to candidacy for the degree.

The period of candidacy may last up to five years from the end of the semester in which the preliminary examination was passed. If a student fails to complete both the dissertation and final oral examination within this period, the student will be dropped from candidacy. Any student whose candidacy has thus lapsed may regain the status of a doctoral candidate by successfully retaking the preliminary examination.
Continuous Enrollment
A student working for a doctorate must be enrolled at Kansas State University during the semester in which the preliminary examination is taken and in each subsequent semester (fall and spring) until the degree requirements are met and the dissertation is accepted by the Graduate School. Failure to enroll will result in loss of candidacy. To regain candidacy, the student must successfully petition the Readmission Committee of the Graduate School.
If it is necessary to interrupt progress toward the degree after the preliminary examination has been passed, the student or major professor may petition for a leave of absence of up to 1 year. The petition must be submitted at least 1 month before the effective date of leave. Approval must be granted by the major professor, the department head or chairperson of an interdepartmental program, and the Dean of the Graduate School. The Dean will establish the conditions of the leave. An extension of a leave of absence beyond one year may be granted by the Dean of the Graduate School upon recommendation of the student's supervisory committee.
If, after passing preliminary examinations, a doctoral candidate moves more than 30 miles from Manhattan and is no longer taking course work on campus, the requirement to pay campus privilege fees can be waived. The student must notify the Graduate School if this situation exists. Information about enrollment will then be sent to the student each semester by the Graduate School. Actual enrollment must be done by each student through the K-State Access Technology System (KATS) by phone or via the Web. Students should contact the Graduate School for more information.

Dissertation
A dissertation is required of all candidates for the award of a doctoral degree. Its purpose is to demonstrate the candidate's ability to conduct significant original research of a type appropriate to the academic discipline, to analyze the information obtained from the research, and to present the results in a form acceptable to the supervisory committee. A dissertation must be written in a form appropriate to the discipline. Rather than completing a dissertation, students may opt, with the approval of their graduate committee and major professor, to write three papers for peer-review. The candidate must provide a copy of the dissertation or peer-review papers to each member of the final examining committee (see below) at least two weeks before the final examination.
Following a successful final examination and approval of the final form of the dissertation by the examining committee, the candidate shall submit three copies of the dissertation or peer-review papers to the Dean of the Graduate School at least one month prior to the commencement at which the degree is to be conferred.

Final Examination
When the student is admitted to candidacy, the Dean of the Graduate School appoints an examining committee. This committee consists of the supervisory committee and a member of the graduate faculty not on the supervisory committee. The additional member serves as a chairperson for the final oral examination.
The outside chairperson, as the representative of the Graduate School, is responsible for conducting the final examination in an orderly manner, evaluating it as a test of the candidate's expertise, submitting the final ballot, and making other reports as appropriate or required. As a member of the examining committee, the chairperson also has the right and the responsibility to evaluate the candidate's performance and to cast a vote.
The final oral examination may be taken when the student has completed the program of study and satisfied all other program requirements. All final examinations must be given on the Manhattan campus and scheduled at least two weeks in advance.
When the dissertation has been approved, the oral final examination has been passed, and all other
requirements have been met, the candidate is recommended by the Dean of the Graduate School to the Faculty Senate for approval to award the degree.

**Important Notes**

1. Based on university rules, the proposed Human Ecology doctoral emphasis requires at least three years of full-time study beyond the bachelor’s degree; however, the time needed in actuality will be longer depending on the number of courses taken during the fall, spring, and summer semesters.
2. Doctoral studies should be complete within eight (8) years.
3. During the 1st year of study, a committee should be formed – four members (1 major professor, 1 professor outside of the major professor’s department, and 2 additional professors).
4. The Preliminary exam should be taken in the 2nd year of doctoral study.
5. After the Preliminary exam has been passed, the student’s committee with recommend doctoral candidacy.
6. Candidacy may last up to five (5) years after Preliminary examination has been passed. Thirty hours of research is required.

**Student Interactions**

Once a student has been admitted, he/she will follow a structured curriculum. Students will enter the program in cohort groups. Each cohort will meet during the summer prior to the fall semester. During this time students will interact with each other and faculty through for-credit courses and seminars. During the fall and spring semesters students will enroll in online courses provided by distance using K-State Online. Although these courses are taught at a distance, there are ample opportunities to interact using chat rooms, discussion boards, live lectures, and interactive lectures.

**b. Curriculum of the Proposed Program**

The goals and objectives of the proposed Human Ecology Ph.D. with an emphasis in Personal Financial Planning at Kansas State University are designed to support and enhance the School of Family Studies and Human Service’s vision for the future. Specifically, the program is designed to provide talented and ambitious students with the knowledge, skills, and tools necessary to achieve success as college and university faculty, practitioners of financial planning, and productive citizens of the State of Kansas and the United States. A dedicated commitment to enhancing students’ personal development will prepare students to excel academically and professionally, leading ultimately to more rewarding and creative lives.

The primary program academic objectives are to provide students with the opportunity to:

- Solve real world problems;
- Apply their creativity in helping others meet challenges;
- Develop and refine communication skills;
- Work in multidisciplinary and diverse teams;
- Obtain an understanding of 21st century technologies;
- Learn through instruction by faculty committed to both teaching and research;
- Participate in professional groups and activities;
- Assume leadership positions in school and professionally;
- Be part of a growing program that is devoted to building the finest personal finance (financial planning) program in the nation while meeting the growing need for well trained Ph.D. graduates.

Other academic program objectives include:

- Providing courses that meet the criteria to maintain the program’s registered status with the Certified Financial Planning Board of Standards, Inc. Students will be able to comprehensively integrate financial planning content areas into the development of financial plans and targeted financial planning recommendations that meet specific individual and family need sets.
- Providing opportunities for students to demonstrate the ability to apply verbal, written, and graphic communication and presentation skills to client presentations.
- Providing students with opportunities to integrate knowledge about family finance, relationships, and management issues in families that are experiencing financial distress through the development of a comprehensive assessment and plan of action based on possible alternatives.
- Encouraging student participation in professional publishing activities.
- Encouraging students to sit for and pass the national CFP™ Certification Examination.

Program Description
The proposed program was designed to be adaptable to the time constraints of students from a wide variety of backgrounds (e.g., international students, successful practitioners, and business executives). The following summarizes the key aspects proposed for the curriculum:

- Class cohorts are expected to include between 7 and 10 students.
- Students will take one to two online courses in the fall and spring semester for three to four years, depending on the number of credit hours accepted from the master’s degree.
- The final two years of work will consist of dissertation research hours.
- The dissertation requirement will be met by requiring students to write three peer-reviewed papers for publication.
- Students will meet, in person, for ten days each year, typically two weeks prior to the beginning of the fall semester. It is possible that students will meet in different diverse locations in order to gain a global perspective of financial planning; however, students will initially meet in Manhattan.
  a. During residency sessions students will take a total of four (4) credit hours towards degree completion.
  b. All courses will be taught in English.
- The program, as structured, can be completed in five (5) years without the need of a student to leave their current status of employment.

**Sample Plan of Study**

Sample course work for students entering the program is shown below (Note: each student will develop, with the support and approval of their graduate committee, a graduate plan of study; it is possible that courses not shown in the sample plan of study may be incorporated into a student’s plan; for example, a student may elect to take course in the College of Business Administration through the Graduate Certificate in Organizational Leadership or Business Administration. Possible courses include GRAD 801 – Foundations of Leadership; GRAD 820 – Leadership Practicum; ACCTG 810 – Accounting Concepts and Analysis; FINAN 815 – Managerial Finance I; MANGT 810 – Operations Management and Analysis; MKTG 810 – Marketing Concepts and Research; and MANGT 820 – Behavioral Management Theory. Students may also takes elective courses in Statistics, Education, and Psychology.):
### SAMPLE PLAN OF STUDY

**Proposed Human Ecology Ph.D. Emphasis in Personal Financial Planning**

A minimum of 91 credit hours is required.

I. **Major Area: 21 Credit Hours**
   - a. FSHS 709 Public Policy and Family Economic Well-Being 3
   - b. FSHS 756 Financial Counseling (Theory of FP&C) 3
   - c. FSHS 757 Financial Behavioral Assessment Consulting 3
   - d. FSHS 836 Case Studies 3
   - e. FSHS 894 Readings in Family Studies and Human Services 6
   - f. FSHS 979 Advanced Family Life Education and Consultation 3

II. **PFP/FSHS/Other Electives: Minimum 6 Credit Hours**

III. **Statistics and Research Methods (min. 6 hours from courses listed in Sec. III)**
   - a. STAT 702 Statistical Methods for Social Sciences OR
   - b. STAT 703 Statistical Methods for Natural Sciences AND
   - c. STAT 704 Analysis of Variance and Covariance
   - d. STAT 705 Regression and Correlation Analysis OR
   - e. EDCEP 817 Statistical Methods in Education AND
   - f. EDCEP 917 Experimental Design

IV. **Research Methods: 9 Credit Hours**
   - a. FSHS 888 Research Methods in FSHS I OR 3
   - b. EDCEP 816 Research Methods OR
   - c. FSHS 776 Program Evaluation & Research Methods in Gerontology AND 3
   - d. FSHS 890 Research Methods in FSHS II 3
   - e. Other 800+ Research Methods Course 3

V. **Ph.D. Research (minimum 31 credit hours) (e.g., FSHS 903)**
   - a. FSHS 990 Ph.D. Dissertation Proposal Seminar 1
   - b. FSHS 999 Ph.D. Dissertation Research 30

VI. **Supporting Courses (minimum 18 credit hours)**
   - a. FSHS 624 Fundamentals 3
   - b. FSHS 766 Insurance Planning for Families 3
   - c. FSHS 762 Investing for the Family’s Future or FINAN 653 3
   - d. FSHS 772 Personal Income Taxation 3
   - e. FSHS 760 Retirement Planning, Employee Benefits & The Family 3
   - f. FSHS 764 Estate Planning for Families 3

VII. **TOTAL** 91

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11 Rules in Brief: 91 hours minimum required; 30 hours minimum research required; At least 15 hours at the 800 or above level required; Only 6 hours of 500 level allowed; Only 6 hours of readings allowed; Maximum of 30 hours from master’s degree allowed.

12 No more than 30 credit hours from a master’s degree may be applied to fulfill the Ph.D. requirement; students with an M.S./MBA in Financial Planning can expect to apply 21 to 27 credit hours toward the degree.

13 College of Human Ecology rules require 12 doctoral core course meeting the following criteria: (a) credit hours at the 900 level; OR (b) 800 level course covering concepts and knowledge critical to the degree; OR 800 level course in which the majority of students enrolled are in the doctoral program.
c. Program Faculty

Quality of Faculty

Regents’ rules require that a unit offering a Ph.D. program or doctoral emphasis be staffed with qualified faculty. Specifically, eight faculty are needed to support a bachelors, master’s, and Ph.D. curriculum. The proposed Human Ecology Ph.D. emphasis in Personal Financial Planning meets these requirements as shown in the summary table below (note: curriculum vitae are attached in the appendix).

<table>
<thead>
<tr>
<th>Faculty Member</th>
<th>Degree</th>
<th>Certification</th>
<th>Role in Program</th>
<th>Biography</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Grable</td>
<td>Ph.D.</td>
<td>CFP®, RFC</td>
<td>Core</td>
<td>Dr. John Grable, CFP®, RFC holds the Vera Mowery McAninch Professor of Human Development and Family Studies professorship at Kansas State University. He received his undergraduate degree in economics and business from the University of Nevada, an MBA from Clarkson University, and a Ph.D. from Virginia Tech. He is the Certified Financial Planner™ Board of Standards Inc. and International Association of Registered Financial Consultants registered undergraduate and graduate program director at Kansas State University. Teams of undergraduate financial planning students mentored by Dr. Grable have won the National Collegiate Financial Planning Championship in 2000, 2003, 2005, and 2006. Dr. Grable also serves as the director of The Institute of Personal Financial Planning at K-State. Prior to entering the academic profession he worked as a pension/benefits administrator and later as a Registered Investment Advisor in an asset management firm. Dr. Grable served as the founding editor for the Journal of Personal Finance, a rigorous peer-reviewed research journal. His research interests include financial risk-tolerance assessment, financial planning help-seeking behavior, and financial wellness assessment. He has been the recipient of several research and publication awards and grants, and is active in promoting the link between research and financial planning practice where he has published more than 60 refereed papers. Dr. Grable served on the Board of Directors of the International Association of Registered Financial</td>
</tr>
</tbody>
</table>
Consultants (IARFC), as Treasurer for the American Council on Consumer Interests (ACCI), and on the Research Advisory Council of the Take Charge America Institute (TCAI) for Consumer Education and Research at University of Arizona. In 2004 he won the prestigious Cato Award for Distinguished Journalism in the Field of Financial Services, and in 2006 he was honored with the IARFC Founders Award. In 2007 Dr. Grable was awarded the Dawley-Scholer Award for Faculty Excellence in Student Development.

**WORK EXPERIENCE**

2007 to Present – Chemical and Behavioral Addictions Counselor—Professional Treatment Services LLC, Lawrence, KS.
Provision of assessment and treatment services for chemical and/or behavioral addictions. Treatment services include alcohol and drug information school, outpatient, and intensive outpatient programs.

2003 to Present – Professor and Extension Specialist – Personal Financial Planning, Kansas State University, Manhattan, KS.

2002 to 2003 – Owner, Maddux Financial Services, A Fee-only Financial Planning Firm.
Consulted with individuals and/or families to develop personal financial plans. Services included fee-only financial planning, educational seminars, and educational publications. Compensation was solely through client fees, not commission.

2000 to 2001 – Financial Advisor, Variable Annuity
**Life Insurance Company (VALIC).**
Teamed with a partner to market and sell retirement plans (ORP, 403(b), 401(a), 457, 401(k), NQDA, SEP-IRA, IRA), mutual funds and life insurance to 12 groups with over 1600 participants in the Athens/Clarke County area. Employer groups included The University of Georgia, Athens/Clarke County Government, Clarke County Board of Education, and Athens Technical School. Tasks included organizing financial records to review client accounts; meeting with clients to match needs and products and sell products; processing of paperwork after meeting; consulting with clients to resolve minimum distribution, account administration, and death claim administration issues. Consulted with employer leaders to design, implement, and maintain plans as well as resolve employee issues. Prepared plan documentation to enroll new groups. Conducted seminars for employees to explain retirement plan benefits.

**1973 to 2000 – Professor (Tenured). The University of Georgia.**
Department of Housing and Consumer Economics in College of Family and Consumer Sciences - Extension Financial Management Specialist, Cooperative Extension Service (50% appointment); Office of Development - Planned Giving Officer (50% appointment). Retired, April 2000.

Developed comprehensive financial planning curriculum for general public to empower them to build and maintain financial self-sufficiency. Selected titles include: Household Records: What to Keep and Where, Financial Record Book, How To Make Your Money Go Further, Credit and Debt, Insure Adequately, Starting Your Investment Program With $1 to $1000, Retirement Planning, Wills and Estate Planning, and Money Patterns. Selections of these resources have been adapted for curriculum and training for Army and Marine Corps financial counselors worldwide. Taught Honors Seminar: How To Be A Millionaire; Start Planning Today For Your Financial Tomorrow. Presented over 750 seminars to empower participants to build and/or maintain financial self-sufficiency. Trained and assisted county Extension agents in 159 Georgia counties in designing financial management
education programs for youth and adults.

Conducted estate planning seminars to encourage UGA alumni and friends to make major and planned gifts to UGA. Assisted with raising private gifts and solving gift-related issues for the University of Georgia. Consulted with Deans, Development Directors and donors to structure gifts that would meet needs of all parties.

Chaired committee of UGA faculty and bankers to establish Consumer Credit Counseling Service in Athens, GA.

As President of Association For Financial Counseling and Planning Education (AFCPE), collaborated with board of directors and employees to direct organization and develop mission statement; moved organization from volunteer leadership to paid professional leadership status; negotiated solutions regarding hiring, managing, terminating employees; negotiated conflicts among board, staff, and members; resolved issues concerning members.

Research examines how to manage personal financial behavior to achieve financial security.

EDUCATION
1979 Ph.D. Ph.D., Purdue University, West Lafayette, IN, Family Resource Management
1973 M.S. The University of Tennessee, Knoxville, TN, Family Economics
1972 B.S. The University of Georgia, Athens, GA, Home Economics

FINANCIAL PLANNING
DESIGN
ATIONS
AND
LICENSE
S
CFP®, Certified Financial Planner, College for Financial Planning, Denver, CO 1988
State of Georgia Insurance License, 2000
Addiction and Prevention Studies (AAPS)
Kansas AAPS Certified Counselor, August 2007

Computer Skills
Word, Power Point, Excel, Internet, Axio and Blackboard Online Technology

Professional Societies
Association for Financial Counseling & Planning Education (AFCPE); President, 1995-1996
Financial Planning Association; Chairman, Georgia Society, 1992-1993
International Society for Quality of Life Studies
International Federation for Home Economics
Kansas Association of Addiction Professionals, Allen County Student Chapter President (Current), 2006-2008

Awards
1995 – Louis M. Linxwiler Award by National Foundation for Consumer Credit, recognizes an individual’s contributions to the field of consumer credit education on a national scale
2000 – Distinguished Fellow Award, Association for Financial Counseling and Planning Education, for providing a plan for the organization to mature and grow by shifting it from a volunteer one to one employing professional staff.
2001 – Distinguished Alumni Award, Purdue University, College of Consumer and Family Sciences
2006 – Distinguished Alumni Award, University of Georgia, College of Family and Consumer Sciences

Ann Coulson  Ph.D.  CFP®, AFC  Core
Dr. Coulson received her B.S. from the University of Missouri-Columbia in 1974 in Vocational Home Economics Education. She spent the next eight years working for utility companies in Arkansas and Missouri providing public relations and public education. She completed her M.S. in Operations Management from
the University of Arkansas in 1980 and her Ph.D. in Human Environmental Sciences (Family & Consumer Economics) from the University of Missouri-Columbia in 1988. She completed the requirements for the CFP® certification in 1991. From 1987 until 1996, Dr. Coulson taught at Kansas State University where she initiated the first CFP® registered undergraduate program in Kansas. While at K-State she was awarded the Conoco Undergraduate Teaching Award. She moved to Chicago in 1995. While in Chicago, Dr. Coulson served as the Director of the Institute for Personal Finance, an educational institution under the auspices of the Association for Financial Counseling and Planning Education. The purpose of the institute was to educate financial and housing counselors. In 2001, Dr. Coulson and her family returned to Kansas. She lives in Emporia, Kansas where she manages L. Ann Coulson, Ph.D., CFP®, L.L.C, a fee-only financial planning practice. She also serves as an adjunct faculty member for Kansas State University where she teaches online graduate level classes in financial planning. She has mentored fifteen cohorts through the CFP® registered certificate program curriculum.

| Farrell Webb | Ph.D. | Core | Farrell J. Webb, PhD, is a Community Sociologist and Social Psychologist, who serves as an Associate Professor of Family Studies in the School of Family Studies & Human Services. He has taught courses in Diversity in Families, Family Studies, Family Theory, Statistics (basic and advanced), Sampling, Research Methods, Advanced Research Methods, Program Evaluation, and Computerized Data Analysis. He recently completed post-doctoral/sabbatical training at The Pennsylvania State University—University Park in the Center for Human Development and Family Research in Diverse Contexts in the areas of Ethnography, Spatial Demography, and Epidemiological Research Methods. He has extensive experience in data collection among hidden communities and served as the principal investigator on two CDC investigations that examined HIV knowledge, attitudes, and behaviors among MSM, IDU, and at-risk Heterosexuals. His upcoming publications focus on the role of families in the production of prejudice across race, ethnic, and sexually varying groups. |
| Jared Anderson | Ph.D. LMFT | Support | Dr. Jared Anderson is an Assistant Professor of Marriage and Family Therapy at Kansas State |
University. He received his undergraduate degree in psychology from Graceland College, a M.S. in Marriage and Family Therapy from Kansas State University, and a Ph.D. in Family Social Science from the University of Minnesota. He is a licensed marriage and family therapist and a certified relationship educator. His scholarship is focused in two main areas: marriage and health. His marriage scholarship focuses on the development and change in marital quality over the life course and in understanding the process of marital turnarounds in unhappy couples. His health scholarship focuses on the development and evaluation of community initiatives to improve the health and well-being of individuals and families. Dr. Anderson serves as a reviewer for the Journal of Marital and Family Therapy and teaches graduate courses in clinical assessment, theory, and research.

Joyce Baptist  Ph.D.  LMFT  Support

Dr. Joyce Baptist, LCMFT, is an Assistant Professor in Family Studies and Human Services at Kansas State University. She has a Management Accounting qualification from the Chartered Institute of Management Accounting, U.K., a M.A. from Loyola University Chicago and a Ph.D. in Human Development from Virginia Tech. She is a Licensed Clinical Marriage and Family Therapist in Kansas, an American Association of Marriage and Family Therapy Approved Supervisor, and a National Vocational Qualification, U.K., Assessor. Prior to pursuing graduate studies in the United States, Dr. Baptist served in both teaching and administrative capacities in a business college in her home country, Malaysia, for 8 years. Prior to joining Kansas State University, she was an Assistant Professor at California State University, Sacramento and their Marriage, Family and Child Counseling Program Head. During her graduate training as a clinician, she completed internships at the Dartmouth Medical Family Residency, Concord, New Hampshire and at Asian Human Services, Chicago, Illinois. She serves on the Editorial Board of the Journal of Feminist Family Therapy and is a special topics editor for Family Relations. Her research interests include marginalized groups such as, orphans and families in Africa, and trauma. She received a grant from the African Studies Center, Kansas State University for her research on AIDS prevention among orphans in Africa. Dr. Baptist served on the Elections
Committee for the American Association of Marriage and Family Therapy, California Division. She teaches graduate students and coordinates the Marriage and Family Therapy doctoral internship. Her teaching focuses on culture and diversity, couple and family therapy theory and practice, psychopathology, and research in Marriage and Family Therapy. She provides training and consultation in marriage and family therapy in South East Asia.

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<thead>
<tr>
<th>Name</th>
<th>Degree</th>
<th>Type</th>
<th>Details</th>
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<tbody>
<tr>
<td>Walter Schumm</td>
<td>Ph.D.</td>
<td>Support</td>
<td>Dr. Schumm is a Professor of Family Studies in the School of Family Studies and Human Services, College of Human Ecology. Dr. Schumm is internationally known for the development of scales and measures used by clinicians, researchers, and practitioners in the area of marriage and family therapy and family counseling. During his tenure at Kansas State University he has published more than 100 peer-reviewed articles. Since 1992 he has served as a Senior Faculty Fellow, U.S. Army Research Institute, Alexandria, Virginia, and since 2004 as Fellow, National Council on Family Relations 1972 – 2002. In addition to his international experience as a researcher, Dr. Schumm served as a Colonel, U.S. Army Reserve (LT, 1972-1979; CPT, 1979-1985; MAJ, 1985-1989; LTC, 1989-1994; COL, 1994-2002).</td>
</tr>
<tr>
<td>Dave Evans</td>
<td>Ph.D.</td>
<td>Core</td>
<td>Ohio State University Graduate</td>
</tr>
<tr>
<td>Kristy Archuleta</td>
<td>Ph.D.</td>
<td>Core</td>
<td>Kansas State University Graduate</td>
</tr>
<tr>
<td>Other Supporting Faculty</td>
<td></td>
<td></td>
<td>This program utilizes courses taught by faculty at the graduate level through a long-term collaboration with institutions that partner with Kansas State University through the Great Plains Distance Education Interactive Alliance. The Great Plains Interactive Distance Education Alliance (Great Plains IDEA) is a consortium of eleven universities offering online graduate programs. Each university brings a unique strength to the multi-institution academic programs by offering courses that are accepted by partner institutions. Online courses are taught by the best faculty in the discipline from several universities. The Ph.D. program will utilize courses taught at:</td>
</tr>
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</table>
Faculty loads at K-State are dramatically reduced by incorporating contributing GPIDEA course work into the curriculum.

Number of Graduate Assistants Needed to Serve Program

No graduate teaching assistants are needed to implement the program.

d. Academic Support

What are the Academic Support Services for this Program?

All student advising will be provided by staff currently employed by the Institute of Personal Financial Planning and in the Personal Financial Planning unit in the School of Family Studies and Human Services. No additional advising, library, audio-visual, or academic computing resources will be needed.

The Institute currently employs a full-time graduate coordinator whose responsibilities include student recruitment and advising. All anticipated student support materials are currently available in an online format either through the Division of Continuing Education or through the K-State library system.

What New Library Materials and Other Forms of Academic Support will be Needed Beyond Normal Additions?

No additional library or other academic support will be needed.

What New Supporting Staff will be Required Beyond Normal Additions?

No additional supporting staff will be needed.

d. Facilities and Equipment

What are the Anticipated Facilities Requirements?

No additional space requirements, facilities, renovations will be needed.

What New Equipment will be Required Beyond Normal Additions?

No new equipment will be needed.
NOTE:

Quality control is an issue of major importance to the success of this program. The following Personal Financial Planning faculty will have direct day-to-day contact with students through instruction and committee leadership and membership:

☑ John Grable
☑ Esther Maddux
☑ Kristy Archuleta
☑ Dave Evans
☑ Ann Coulson

Supporting faculty include (these faculty will provide instruction and serve on student committees):

☑ Farrell Webb
☑ Walter Schumm
☑ Joyce Baptist
☑ Jared Anderson

Student recruitment and advising will be administered by Kim Missenhelter in the Institute of Personal Financial Planning.

The integration of this program with courses currently taught in the GPIDEA master’s degree (many of the supporting courses are taught by graduate faculty at peer institutions) means that the current faculty is sufficient to support both the M.S. and the proposed Ph.D., even with the addition of dissertation research. Any additional graduate student support for faculty will be funded from resources generated by the Institute of Personal Financial Planning.
f. Program Review

What Program Review Process Methods will be used to Review the Program?

The program review process will follow procedures in place at Kansas State University through the Office of Assessment. The following outline summarizes the procedure that will be followed: 14

- Faculty will describe the ideal student in the program at various phases throughout the program. Specific strengths, skills, and values that faculty feel are the result of, or at least supported and nurtured by, the program experience. Faculty will then ask:
  - What does this student know?
  - What can this student do?
  - What does this student care about?
- Faculty will list and briefly describe the program experiences that contribute most to the development of the ideal student.
- Faculty will list the achievements implicitly expected of graduates in each major field.
- Faculty will describe alumni in terms of such achievements as career accomplishments, lifestyles, citizenship activities, and aesthetic and intellectual involvement.
- Instructional materials will be collected and reviewed; three broad categories will be used to synthesize the information: recognition/recall, comprehension/simple application, critical thinking/problem-solving. Examples of documentation includes the following:
  - syllabi and course outlines
  - course assignments and tests
  - textbooks (especially the tables of contents, introductions, and summaries)
- Similarly, faculty will collect and review documents that describe the School and its programs, including:
  - brochures and catalogue descriptions
  - accreditation reports
  - curriculum committee reports
  - mission statements

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14This procedure was derived from information presented on the Ball State University's web site: (http://web.bsu.edu/IRAA/AA/WB/chapter2.htm), which was accessed in the summer of 2003 and reprinted on the Kansas State University website (http://www.k-state.edu/assessment/slo/resources.htm) in 2007.
• Materials will then be reviewed to solicit reactions to goals and objectives from another unit that is similar but external (e.g., another department in the Big 12 Conference).

• Once reactions are assessed, faculty will use the 25 percent problem to refine or reduce a set of goal statements. Based on this step, goals will be reassessed to determine which goals will be retained and which will be discarded.

• Faculty will then administer a goals inventory or conduct an interview study. Students, administrators, and other stakeholders will be involved when possible.

• Delphi techniques will be employed to administer a series of related questionnaires in which information from the initial form is provided so that respondents can use it to revise their responses on subsequent forms. The objective is to develop consensus before writing goals or objectives.

• Finally, unit and program goals and objectives will be established.

Student Learning Outcomes

Student learning outcomes will be measured and assessed by determining how effectively students are able to:

  a. understand the integral role of individuals and families in the financial decision-making process;
  b. demonstrate an understanding of the international and multicultural issues facing consumers of financial services products in the 21st century;
  c. understand how socioeconomic factors influence micro- and macro-economy as it relates to financial planning environments;
  d. use essential communication skills, including oral and written communication, basic technological competence, and skills appropriate when working with others – both colleagues and clients;
  e. understand appropriate assessment techniques for evaluating risk tolerance, risk capacity, time horizons, and expectations;
  f. demonstrate mastery of complicated personal finance mathematics, including budgeting and cash flow analysis, time value of money concepts, and ratio analysis;
  g. demonstrate the ability to integrate complex theoretical modeling into conceptual frameworks of research and assessment;
  h. understand the dynamics involved in behavioral decision making;
  i. demonstrate an understanding of integrated nature of all aspects of financial planning;

Specific minimal learning outcomes for Human Ecology doctoral students studying Personal Financial Planning is shown below:

<table>
<thead>
<tr>
<th>Student Outcomes</th>
<th>Univ. SLOs</th>
<th>Measurement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understand the fundamentals of the financial planning process.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>2. Calculate and interpret the time value of money.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>3. Develop a clear professional understanding of insurance policies and strategies.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>4. Understand risk management concepts.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>5. Apply tax planning strategies to meet the goals of the client.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>6. Become skilled in applying retirement planning strategies.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>7. Develop estate planning strategies for the benefit of clients.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>8. Develop investment planning strategies to assist clients in meeting financial goals.</td>
<td>S, K</td>
<td>a,b,c,d, K,S</td>
</tr>
<tr>
<td>9. Understand the fundamental processes involved in family financial wealth accumulation</td>
<td>S, K</td>
<td>c,d,e, K,S,D</td>
</tr>
<tr>
<td>10. Solve real world problems.</td>
<td>S, K</td>
<td>a,b,c,d,e, K,S</td>
</tr>
<tr>
<td>11. Develop and refine communication skills.</td>
<td>S, AP</td>
<td>c,d</td>
</tr>
<tr>
<td>12. Show evidence of breadth and depth in the application of financial planning theory to research questions.</td>
<td>S, K</td>
<td>D</td>
</tr>
<tr>
<td>13. Participate in professional groups and activities.</td>
<td>S, AP</td>
<td>c,d,e</td>
</tr>
<tr>
<td>14. Develop and refine quality writing skills</td>
<td>S, K</td>
<td>c,d,e</td>
</tr>
<tr>
<td>15. Demonstrate standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards</td>
<td>K,AP</td>
<td>a,b,c,d,e, K,S</td>
</tr>
<tr>
<td>16. Obtain an understanding of the skills necessary to make a meaningful contribution to the advancement of financial planning as a professional endeavor.</td>
<td>S, K</td>
<td>a,b,c,d</td>
</tr>
<tr>
<td>17. Demonstrate a high competence in statistical methodologies.</td>
<td>S, K</td>
<td>a,b,c,d,e, K,S</td>
</tr>
<tr>
<td>18. Develop and use behavioral tools and techniques for use in classroom teaching.</td>
<td>S, K</td>
<td>a,b,c,d,e, K,S</td>
</tr>
<tr>
<td>19. Empirical research findings associated with personal finance research.</td>
<td>S, K</td>
<td>a,b,c,d, K,S, D</td>
</tr>
<tr>
<td>20. How financial planning is shaped by diverse contexts, cultures, and family relationships.</td>
<td>K,AP</td>
<td>a,b,c,d, K,S</td>
</tr>
</tbody>
</table>

a = online examinations  
b = online assignments (including case studies)  
c = live chat sessions and discussion via K-State Online  
d = out-of-class activities  
e = group projects and activities  
K = knowledge assessment  
S= Skills assessment  
D = Dissertation assessment
AP = attitudes and professional conduct

Of the 20 student learning outcomes developed by PFP faculty in accordance with the graduate student learning outcomes’ project, the unit will focus on the following four outcomes in our initial three-year-assessment plan (the complete assessment plan – with a Ph.D. dissertation assessment rubric – can be found in a separate document).

✓ Students will demonstrate their knowledge and understanding of

1. The standards of ethical conduct which adhere to the Code of Ethics and Professional Responsibility developed by the Certified Financial Planner Board of Standards.
2. The fundamentals of the financial planning process.
3. Empirical research findings associated with personal finance research.
4. How financial planning is shaped by diverse contexts, cultures, and family relationships.

Student learning outcomes were originally developed and based on a market analysis for the proposed Human Ecology Ph.D. emphasis in Personal Financial Planning. The analysis looked at the market for a doctoral program and an internal review of Kansas State University’s strengths as they relate to offering a wide range of curriculum alternatives in the marketplace (i.e., undergraduate, graduate, and certificate programs). It was determined, based on these two sources of information, that a quality student-centered doctorate program could fill an important niche in the university.

What are the Institution’s Plans Regarding Program Accreditation?

Currently, the Certified Financial Planner Board of Standards, Inc. serves as the accreditation/registration body for all college and university financial planning curriculums in the United States. Re-accreditation/registration occurs every three years. The program coordinator/director is responsible for managing the accreditation process. The undergraduate, master’s, and certificate programs offered at Kansas State University are accredited/registered with the CFP® Board at this time. It is anticipate and expected that the doctoral program will also be accredited/registered upon inception. Further, the International Association of Registered Financial Consultants registers academic programs at the undergraduate and graduate level. As a result, graduates are eligible to obtain the Registered Financial Consultant certification upon graduation. Similarly, the Association for Financial Counseling and Planning Education registers programs. This registration allows graduates to obtain the Accredited Financial Counselor designation. At the current time, accreditation costs are minimal (i.e., less than $2,500 per year). Costs associated with achieving and maintaining accreditation will be paid for by the Institute of Personal Financial Planning.
Appendix

a. Summary of Proposed Academic Program
b. Curriculum Outline for Proposed Academic Program
c. Fiscal Summary for Proposed Academic Program
Summary of Proposed Academic Program

**New Degree Request – Kansas State University**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Program Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Program Identification CIP</td>
<td></td>
</tr>
<tr>
<td>2. Academic Unit</td>
<td>School of Family Studies and Human Services,</td>
</tr>
<tr>
<td></td>
<td>College of Human Ecology</td>
</tr>
<tr>
<td>3. Program Description</td>
<td></td>
</tr>
<tr>
<td>4. Demand/Need for the Program</td>
<td></td>
</tr>
<tr>
<td>5. Comparative/Locational Advantage</td>
<td></td>
</tr>
<tr>
<td>6. Curriculum</td>
<td></td>
</tr>
<tr>
<td>7. Faculty Profile</td>
<td></td>
</tr>
<tr>
<td>8. Student Profile</td>
<td></td>
</tr>
<tr>
<td>9. Academic Support</td>
<td></td>
</tr>
<tr>
<td>10. Facilities &amp; Equipment</td>
<td></td>
</tr>
<tr>
<td>11. Program Review, Assessment,</td>
<td></td>
</tr>
<tr>
<td>Accreditation</td>
<td></td>
</tr>
<tr>
<td>12. Cost, Financing</td>
<td></td>
</tr>
</tbody>
</table>
**ATTACHMENT 2**

**CURRICULUM OUTLINE**  
**NEW DEGREE PROPOSALS**  
**Kansas Board of Regents**

I. Human Ecology Ph.D. emphasis in Personal Financial Planning

II. Course Required for Each Student in the Major

<table>
<thead>
<tr>
<th>Course Name &amp; Number</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Courses:</td>
<td></td>
</tr>
<tr>
<td>a. FSHS 624 Fundamentals of Family Financial Planning</td>
<td>3</td>
</tr>
<tr>
<td>b. FSHS 766 Insurance Planning for Families</td>
<td>3</td>
</tr>
<tr>
<td>c. FSHS 762 Investing for the Family’s Future or FINAN 653</td>
<td>3</td>
</tr>
<tr>
<td>d. FSHS 772 Personal Income Taxation</td>
<td>3</td>
</tr>
<tr>
<td>e. FSHS 760 Retirement Planning, Employee Benefits &amp; The Family</td>
<td>3</td>
</tr>
<tr>
<td>f. FSHS 764 Estate Planning for Families</td>
<td>3</td>
</tr>
<tr>
<td>g. FSHS 709 Public Policy and Family Econ. Well-Being</td>
<td>3</td>
</tr>
<tr>
<td>h. FSHS 756 Financial Counseling (Theory of FP&amp;C)</td>
<td>3</td>
</tr>
<tr>
<td>i. FSHS 757 Fin. Behavioral Assessment Consulting</td>
<td>3</td>
</tr>
<tr>
<td>j. FSHS 825 Contemporary Personal Finance Issues in Family Resource Management</td>
<td>3</td>
</tr>
<tr>
<td>k. FSHS 836 Case Studies</td>
<td>3</td>
</tr>
<tr>
<td>l. FSHS 894 Readings in Personal Finance</td>
<td>3</td>
</tr>
<tr>
<td>m. FSHS 979 Professional Issues for Advanced FSHS Professionals</td>
<td>3</td>
</tr>
<tr>
<td>Electives:</td>
<td></td>
</tr>
<tr>
<td>n. FSHS 758 Housing and Real Estate</td>
<td>3</td>
</tr>
<tr>
<td>o. FSHS 850 Family Studies OR</td>
<td>3</td>
</tr>
<tr>
<td>p. Other Elective</td>
<td></td>
</tr>
<tr>
<td>Research:</td>
<td></td>
</tr>
<tr>
<td>q. FSHS 806 Statistical Methods in FSHS AND</td>
<td>3</td>
</tr>
<tr>
<td>r. FSHS 906 Advanced Statistical Methods in FSHS</td>
<td>3</td>
</tr>
<tr>
<td>s. FSHS 888 Research Methods in FSHS I</td>
<td>3</td>
</tr>
<tr>
<td>t. FSHS 890 Research Methods in FSHS II AND</td>
<td>3</td>
</tr>
<tr>
<td>u. EDCEP 816 Research Methods OR</td>
<td></td>
</tr>
<tr>
<td>v. FSHS 776 Program Evaluation &amp; Research Methods in Gerontology</td>
<td>3</td>
</tr>
<tr>
<td>w. FSHS 990 Ph.D. Dissertation Proposal Seminar</td>
<td>1</td>
</tr>
<tr>
<td>x. FSHS 999 Ph.D. Dissertation Research</td>
<td>30</td>
</tr>
</tbody>
</table>

**TOTAL** 91
**IMPLEMENTATION YEAR FY 2009**

Fiscal Summary for Proposed Academic Programs

**Institution:** Kansas State University  
**Proposed Program:** Human Ecology Ph.D. with an emphasis in Personal Financial Planning

### Part I. Anticipated Enrollment

<table>
<thead>
<tr>
<th></th>
<th>Implementation Year</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
<td>Full-Time</td>
</tr>
<tr>
<td>A. Full-time, Part-time Headcount:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Total SCH taken by all students in program</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Part II. Program Cost Projection

A. In implementation year one, list all identifiable General use costs to the academic unit(s) and how they will be funded. In subsequent years, please include only the additional amount budgeted.

<table>
<thead>
<tr>
<th></th>
<th>Fall, Implementation Year</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OOE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Indicate source and amount of funds if other than internal reallocation:

Revised: September 2003

Approved: ________________
5) **Student Affairs Committee**  
No report.

6) **Committee on Planning**  
On behalf of the Committee on Planning, Kevin Lease proposed the following changes to the Graduate Handbook:

**Second reading, Changes to the Graduate Handbook, Chapter 1, Admission to Graduate Study, Section E - Graduate Assistants**

The principal objective of a graduate student is to pursue a concerted program of study that will normally lead to an advanced degree in the chosen academic discipline. To assist students to pursue their studies full-time, the University makes available financial assistance through a limited number of graduate teaching assistantships (GTA), graduate research assistantships (GRA) and graduate assistantships (GA). These assistantship appointments carry with them a service requirement, typically directed at improving professional skills in their academic fields. Award of assistantships is based on the student's ability and promise and is usually made for either nine or twelve months. The maximum appointment is 0.5 full-time equivalent (FTE), but appointments for lesser fractions may be made. Continuation of appointments is subject to academic performance and the availability of funds. Information on applying for graduate assistantships may be obtained from the department concerned.

Students holding GTA, GRA or GA appointments from September 1 through November 17 receive tuition benefits for the fall term, and students holding GTA, GRA or GA appointments from February 1 through April 17 receive tuition benefits for the spring term. If a graduate appointment does not begin by these dates or terminates before these ending dates, all tuition benefits will be lost. The student then is responsible for the total tuition payment.

GTAs and GRAs on a 0.5 FTE appointment are eligible to participate in the Kansas Board of Regents GTA/GRA health insurance plan. Information about enrollment in the health insurance plan is available from Human Resources.

The maximum number of credit hours in which a graduate student can enroll is 10 hours for a 0.5 FTE appointment and 12 hours for a 0.4 FTE appointment for the fall and spring terms. The corresponding maximums for a summer term are 5 and 6 hours, respectively. Students desiring to enroll in credit hours exceeding the maximum number permitted should obtain permission from their advisor and forward the permission to the Graduate School for final approval. To fulfill the obligation that students pursue studies full-time, graduate assistants must be enrolled for a minimum of 6 hours of graduate credit during fall and spring terms. The Graduate School does not require that graduate students be enrolled during the summer. Individual departments may require minimum enrollment in any term. Information pertaining to minimum enrollment during the summer may be obtained from the department concerned.

Tuition responsibilities for graduate students appointed for 0.4 FTE or greater depends on the nature of the appointment. Students holding at least 0.4 FTE GRA, GTA, or GA appointments (or any combination of these appointments) are assessed tuition at the resident rate according to an established schedule.

Graduate students appointed to a GTA are eligible for a tuition waiver. Graduate students appointed to a 0.4 FTE GTA appointment receive a tuition waiver for a maximum of 12 hours in the fall and spring terms and 6 hours in the summer term. Graduate students appointed to a 0.5 FTE GTA appointment receive a tuition waiver for a maximum of 10 hours in the fall and spring terms and 5 hours in the summer term. Hours taken during January intercession are counted in the total number of hours for the tuition waiver paid in the spring term. Hours taken during May and August intercessions are counted in the total number of hours for the tuition waiver paid in the summer term. Graduate students holding at least a 0.4 total FTE appointment during the fall, spring, or summer terms but an appointment of less than 0.4 FTE as a GTA are eligible to receive a partial tuition waiver based on the proportion of the teaching appointment. GTA tuition waivers are provided for tuition benefits only; students will be responsible for campus privilege fees (student health, activity fees, etc).
The Kansas Board of Regents requires all prospective GTAs who are non-native speakers of English to achieve a minimum score of 50 on the TSE (Test of Spoken English).

Disputes concerning graduate assistants (GTA/GRA/GA) are employment matters that should be originated with the appointing department and be addressed through normal supervisory channels. The student should begin addressing the concern with the assigned supervisor of the assistantship and, if necessary, proceed to the department or unit head. If the matter is not resolved at the department or unit level, the student may present it to the Dean of the College of which the (GTA/GRA/GA) is employed. Formal grievance procedures do not apply to these appointments.

Individuals having employment disputes believed to constitute discrimination, including sexual harassment as described and defined in the "Policy and Procedure for Discrimination and Harassment Complaints" in the University Handbook should contact Affirmative Action or the Office of Student Life.

The motion passed.

7) Committee on Assessment and Review
   Kevin Lease presented an update of the committee’s progress. The Human Ecology Doctorate with an emphasis in Personal Financial Planning Assessment Plan was approved by the Committee on April 22, 2008.

   Full Board of Regents reports have been submitted to the Graduate School. The committee is currently reviewing the reports and will provide feedback to programs. Mid-cycle reports should be submitted to the Graduate School no later than September 1, 2008.

8) Graduate Student Council Information
   Shiva Garimella, Graduate Student Council (GSC) President, presented an update of the Graduate Student Council’s activities.

   ❖ The GSC Spring Ice Cream Social was held on April 17, 2008 from 12:30-2:00 pm on the east side of Fairchild Hall.

   ❖ The GSC officers for the 2008-2009 year are:
     Shiva Garimella, President Ph.D. Agronomy
     Kara Dillard, President-Elect, Ph.D. Sociology
     George Weston, Secretary, M.A. Sociology
     Kara Ross, Treasurer, Ph.D. Agricultural Economics

9) University Research and Scholarship
   Jim Guikema presented an update on the policy regarding use of departmental non-grant funds for graduate student tuition. For additional information regarding this policy please see the Controller’s website:

10) Other business
    The Graduate School shared information regarding the GTA/GRA Study (Big XII and Peer Institutions). For detailed information regarding this study please email gradinfo@ksu.edu.

Council was adjourned at 4:45 p.m.