Overview
Financial planners and counselors help clients reach their financial goals. While it used to be that only the wealthy needed financial planning, today, individuals from all economic levels are in need of financial advice. Consequently, financial planning and counseling are growing professions with many jobs available for new graduates.

Kansas State University is home to one of the finest personal financial planning programs in the country. Our program is among the top 10 personal financial planning programs nationwide, according to Financial Planning magazine. The publication interviewed veteran planners and industry leaders to create its list.

K-State is one of only three schools honored by Financial Planning magazine that offer four or more Certified Financial Planning Board-registered programs. K-State student teams have advanced to the finals in the Collegiate Financial Planning Challenge more than any other U.S. university, winning six times.

About 200 students are enrolled in the university’s undergraduate, master’s, doctoral or graduate certificate programs. The program is housed in the university’s School of Family Studies and Human Services in the College of Human Ecology.

Professional options
Careers
The interdisciplinary personal financial planning program combines courses in human ecology, business and economics to prepare students for careers in financial planning firms, banking, trust companies, retirement planning, insurance, investments, consumer affairs and financial counseling. Employers know that K-State has a nationally recognized program and regularly contact K-State looking for prospective employees.

Points of pride
Kansas State University’s personal financial planning graduates are highly sought out by financial services firms. Often, there are more job opportunities in these fields than there are graduates to fill them, and earning potential is $100,000-plus within 10 years.

Academics
Emphasis in the personal financial planning curriculum is placed on understanding financial products and how they work, the integral role of the family in financial decision-making and planner-client relationship building skills. The emphasis on how money management affects families and their futures gives K-State’s program a human dimension — and graduates an edge.

Degree options
Graduates of the personal financial planning program earn a Bachelor of Science in personal financial planning. K-State also offers an online bachelor’s and master’s degree in personal financial planning, two online graduate certificate programs and a hybrid doctoral degree.

Accreditation
K-State’s program is one of only two university programs in Kansas to be registered with the Certified Financial Planner Board of Standards. That means graduates of the program are eligible to sit for the CFP®/Certified Financial Planner™ examination. Students have an above-average pass rate on the examination.

The program also is registered with the Association for Financial Counseling and Planning Education, along with the International Association of Registered Financial Consultants.

Faculty
Students receive guidance from professors with rich backgrounds in research and years of industry knowledge. Many hold doctoral degrees, are certified financial planner certificate holders and have experience in the financial planning field. Two K-State faculty members are founding members of the Financial Therapy Association’s board of directors.

Preparation
High school students considering a career as a financial planner should be well-rounded academically, enjoy working with people and have good basic math skills.

Activities
Clubs
Financial Planning Association of K-State, FPA
FPA at K-State is the student chapter affiliated with the national Financial Planning Association, the association of financial planners across the country. FPA of Greater Kansas City and FPA of Kansas both provide critical support to K-State students.

Invest-a-Cats
Invest-a-Cats offers students hands-on experience in managing a real-life investment portfolio. Students apply classroom knowledge to make real-world decisions, gaining experience managing the endowment’s principal while preserving the ability to make distribution decisions through student scholarships.

Student teams
The personal financial planning student team has advanced to the finals of the National Collegiate Financial Planning Competition more than any other university, winning the competition six times. The competition is sponsored by Ameriprise Financial, Certified Financial Planner Board of Standards Inc. and the Financial Planning Association. Student teams also compete in the Association for Financial Counseling and Planning Education and the Society of Financial Service Professionals Industry Issues competitions.

Service opportunities
Powercat Financial
Powercat Financial improves the financial literacy of K-State students and provides professional one-on-one counseling experience for students studying personal financial planning at K-State. Services are free and include individual counseling and workshops on financial topics such as budgeting, understanding credit, identity theft and investing.

Financial therapy
Financial therapy is an integral part of K-State’s personal financial planning program. K-State’s Institute of Personal Financial Planning was among the first in the nation to actively teach and research financial therapy, a blending of financial planning with marriage and family therapy to help individuals, couples and families struggling both financially and emotionally.

k-state.edu/admissions/academics
## Admission

Incoming undergraduate students interested in the program need to complete the general admissions application for the university at k-state.edu/admissions/apply.

Admission to the undergraduate program in personal financial planning requires completion of PFP 105 (Introduction to Personal and Family Finance) with a grade of B or better.

### Suggested coursework

<table>
<thead>
<tr>
<th>Hrs</th>
<th>First semester</th>
<th>Second semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>ENGL 100 Expository Writing I</td>
<td>COMM 105 Public Speaking IA or COMM 106 Public Speaking I</td>
</tr>
<tr>
<td>15</td>
<td>PSYCH 110 General Psychology</td>
<td>FSHS 110 Intro to Human Development</td>
</tr>
<tr>
<td>15</td>
<td>MATH 100 College Algebra</td>
<td>ECON 120 Principles of Microeconomics</td>
</tr>
<tr>
<td>15</td>
<td>ECON 110 Principles of Macroeconomics</td>
<td>SOCIO 211 Intro to Sociology</td>
</tr>
<tr>
<td>15</td>
<td>PFP 105 Intro to Personal and Family Finance</td>
<td></td>
</tr>
</tbody>
</table>