FINANCIAL PLANNING

The Financial Planning certificate complements a number of fields, such as finance, marketing, accounting, and economics.

Gain the tools and skills you need to familiarize yourself with tasks such as personal financial planning, investment planning, retirement planning, tax planning, estate planning, and risk management. The program is open to all undergraduate students at UM-Dearborn.

Students interested in preparing for the professional financial planning examinations may wish to complete the Financial Planning minor (https://catalog.umd.umich.edu/undergraduate/college-business/finance/#minortext), which includes the courses in this certificate program.

Admission

The certificate in Financial Planning is available to current UM-Dearborn undergraduate students:

- Open to any UM-Dearborn undergraduate student with a GPA of at least 2.0.
- Must declare the Financial Planning certificate by submitting the declaration of certificate form (https://umdearborn.edu/sites/default/files/unmanaged/pdf/forms/declaration-of-certificate.pdf) to their academic unit office.

Goals of the Certificate

Goal 1: Students will explain the components of financial planning.

Goal 2: Students will be able to develop a retirement savings plan for an individual.

Goal 3: Students will describe an ethics framework for a personal financial planner.

Financial Planning Minor

Prerequisites

Code	Title	Credit Hours
ACC 298	Financial Accounting	3
ECON 201 & ECON 202	Prin: Macroeconomics and Prin: Microeconomics	6
MATH 104	College Algebra	4
or MATH 105	Pre-Calculus	
DS 301	Introductory Business Statistics using Excel	3

Minor Requirements

Code	Title	Credit Hours
FIN 401	Corporate Finance	3
FIN 411	Financial Planning	3
FIN 412	Retirement Planning	3
FIN 407	Investment Fundamentals	3
or ACC 360	Federal Income Taxation	
Select one course from the following:		3
ACC 360	Federal Income Taxation	
FIN 406	Fin Mkts and Institutions	
MKT 434	Sales Mgmt & Personal Selling	
Total Credit Hours		**15**

Certificate Requirements

The Certificate in Financial Planning requires 4 courses or 12 credit hours.

Code	Title	Credit Hours
FIN 411	Financial Planning	3
FIN 412	Retirement Planning	3
Select two of the following:		6
ACC 360	Federal Income Taxation	
FIN 407	Investment Fundamentals	
MKT 434	Sales Mgmt & Personal Selling	
Total Credit Hours		**12**

Note that the required courses have a prerequisite (FIN 401). This course is required of College of Business students but would be in addition to the 12 credit requirement for most students not in the College of Business.