
# MASTER OF SCIENCE PERSONAL FINANCIAL PLANNING

*Tailored for Current Professionals by the*

*Top Rated Program in the Country*

# Outline

- Why TTU’s program?
- What classes will I take?
- Who will teach my classes?
- Do I have time for school?
- Can I afford a master’s degree?
- How do I Apply?

**#1**

The Personal Financial Planning program at Texas Tech University has always been regarded among the top financial planning programs in the country.

In 2019, Wealth Management magazine ranked degree programs in the US and recognized Texas Tech's PFP program as number 1 in the Nation.

# Why Texas Tech?

# And why this program?

- The hybrid-style delivery of this master's degree will meet the needs of practicing financial service professionals.
- Students can also earn graduate certificates in Charitable Financial Planning or Life-Centered Financial Planning.
- Students will spend four weekends/semester at the Fidelity Westlake campus for 5 semesters (a one year and nine-month period) or on-line if required.
- The top educators and practitioners in the country will develop students' knowledge and expertise.

# MS Degree vs. Certificate Program

You might be asking yourself, “Why should I take the time, effort and money to get a Master’s of Science degree instead of a certificate?” Here are a few reasons why:

- A bachelor’s degree (BS) is the new high school diploma.
- A master’s *degree* (MS) sets you apart. Only 13.1% of American adults have an advanced degree.
- Graduate degrees prove a commitment to specific field of study. They demonstrate a desire to specialize in a topic and become an expert in a field.
- A graduate degree tends to take you farther in your career. In the financial planning industry, companies perceive those with an MS in PFP as having a deeper knowledge of financial analysis and theory. They are likely to climb the company ladder faster.


# What classes will I take?

The MS degree requires 36 hours of curriculum in topics to meet the educational requirements of CFP Board-Registered financial planning programs as well as unique electives in charitable giving, behavioral finance, life-centered planning, technology, and more.

Studying with other professionals and world-class faculty allows for more in-depth topic coverage than programs focused primarily on passing the CFP® exam.

Emphasis on real world examples and application.

# Tentative Class Schedule

| | | | |
|---|---|---|---|
| Fall 2022 | Fundamentals of Personal Financial Planning | PFP 5371 | 3 |
| | Income Tax Accounting | ACCT 5307 | 3 |
| | | | |
| Spring 2023 | Asset Management | PFP 5462 | 4 |
| | Behavioral Finance | PFP 5385 | 3 |
| | | | |
| Summer 2023 | Retirement Planning | PFP 5394 | 3 |
| | Estate Planning | PFP 5398 | 3 |
| | | | |
| Fall 2023 | Risk Management & Insurance | PFP 5394 | 3 |
| | Client Communication and Counseling | PFP 5377 | 3 |
| | | | |
| Spring 2024 | Personal Financial Planning Capstone | PFP 5373 | 3 |
| | | | |
| | Electives | | 8 |
| | | | |
| May 2024 Graduation | Total Hours | | 36 |

# Current Electives

***Recommended Electives (Approval Required by MS Graduate Advisor)***

| | COURSE | TITLE | OFFERED | HRS |
|---|---|---|---|---|
| | PFP 5175 | Special Topics (in addition to 2 hrs required above, may be repeated for 4 additional elective hours) | Fall or Spring | **1** |
| | PFP 5210 | Professional Field Experience - Conference Class | Fall or Spring* | **2** |
| Charitable Planning Cert: Take 3 of 4 classes. | PFP 5325 | Introduction to Charitable Giving | Fall | **3** |
| | PFP 5326 | Advanced Charitable Planning | Spring | **3** |
| | PFP 5327 | Charitable Giving: Research, Theory & Marketing | Fall | **3** |
| | PFP 5328 | Planned Giving Demographics & Decision Making | Summer** | **3** |
| Life-Centered Planning Cert: Take both. | PFP 5365 | Life-Centered Financial Planning | Spring or Summer | **3** |
| | PFP 5383 | Financial Planning with Emotional Intelligence | Fall or Spring | **3** |
| | PFP 5380 | Professional Technology in PFP | Spring or Summer | **3** |

*Certificate in Charitable Planning:* Take 3 of the 4 classes: PFP 5325, PFP 5326, PFP 5327, PFP 5328. One of these electives will substitute for the 2 required PFP 5175 Special Topics classes.

*Certificate in Life-Centered Financial Planning:* Take both PFP 5365 and 5383.

*Field Experience conferences vary by semester. Current offerings will be posted on Blackboard.

**Available as a Maymester where the class will meet on the Texas Tech campus for a week with the remainder of the class completed online. Also available as an online class for the full summer.

# Who teaches the courses?

10 highly credentialled faculty

Real world experience

Diverse backgrounds

Caring, Approachable

Experts in the field

Item Writers for the CFP® Exam

## Christopher M. Browning, Ph.D., CFP®

Associate Professor

Director of Undergraduate Programs

Teaches:

- Fundamentals of Financial Planning
- Retirement Planning

# Mary (Bell) Carlson, Ph.D., CFP®, AFC®

Adjunct Professor, Texas Tech University
Blogger, Author, Speaker

Teaches: Client Communication & Counseling

## John E. Gilliam, Ph.D., MBA, CFP®, ChFC®, CLU®

Associate Professor

Director of MS Programs

Senior Director of Corporate Education

Fulbright Scholar, Fall 2018

Teaches: Risk Management & Insurance

**Michael A. Guillemette, Ph.D., CFP®**

Assistant Professor

Teaches: Fundamentals of Asset Management

Contact Information: Michael.Guillemette@ttu.edu

**Russell James III, Ph.D., J.D., CFP®**

Professor

The CH Foundation Chair of Personal Financial Planning

Speaker, Author

Teaches: 4 Charitable Financial Planning courses*

*can be taken as electives & used to earn a Graduate Certificate in Charitable Giving

**Mitzi Lauderdale, J.D., Ph.D., CFP®**

Interim Director of the School of Personal Financial Planning

Associate Professor

Associate Academic Dean for Students

Interim Vice Provost for Academic Affairs

Teaches: Estate Planning

# Laura Mattia, Ph.D., MBA, CFP®

Adjunct Professor, Texas Tech University
Speaker, Author
Principal/FEE-ONLY Planner, Atlas Fiduciary Financial, LLC.

Teaches: Capstone

## John J Masselli, Ph.D., CPA

Haskell Taylor Professor of Taxation, Texas Tech University

Teaches: Income Tax Accounting

## Rebecca Velez, MS

Program Director

Key staff contact for admissions and academic advising

# Do I have time for school?

Designed for working professionals

4 weekends per semester in person

Online modules including a combination of videos, readings, quizzes, case studies, and other assignments

You manage your own time

# Fall 2022 Class Dates

August 26-27
October 7-8
November 4-5
December 2-3

**Friday**

4:00 – 5:45 PM ~ 1st Class
6:15 – 8:00 PM ~ 2nd Class

**Saturday**

9:00 to noon ~ 1st Class
1:00 – 4:00 PM ~ 2nd Class

# Inaugural Cohort - Class of 2019

# 2ND COHORT - CLASS OF 2020

# 3rd Cohort - Class of 2021


# Can I afford a master's degree?

Our goal is to provide our students with the best financial planning education. One of the elements of excellent graduate education is a class size that allows for the best student/teacher interaction ratio. In the event the cohort is very large the program may choose to add another cohort.

Tuition: Approximately $30,000

# Tuition Reimbursement

FMRbenefits

Fidelity

CONTACTS | TOOLS | FEEDBACK

## Tuition Reimbursement

More than **2,000** associates participated in Fidelity's Tuition Reimbursement Program in 2020.

If the next step on your development path takes you back to school, Fidelity is here to help. Fidelity provides reimbursement for qualified tuition expenses for college based degrees and certain professional Certifications.

READ MORE ↓

- **Undergraduate/Graduate Degree Program –** Covers 90% of qualified tuition expenses up to a maximum of reimbursement of $10,000 per year.

| | | |
|---|---|---|
| Fall 2022 | | |
| Tuition | | 6,000 |
| Estimated Reimbursement | | 5,400 |
| Out of Pocket | $ | 700 |
| | | |
| Spring, Sum, Fall 2023 | | |
| Tuition | | 18,000 |
| Estimated Reimbursement | | 10,000 |
| Out of Pocket | $ | 8,000 |
| | | |
| Spring 2024 | | |
| Tuition | | 6,000 |
| Estimated Reimbursement | | 5,400 |
| Out of Pocket | $ | 700 |
| | | |
| Estimated Total Out of Pocket Tuition | $ | 9,200 |

***Illustration based solely on our interpretation of [www.fmrbenefits.com](http://www.fmrbenefits.com). Please consult with your manager and HR about your benefits eligibility.***

# You Are Eligible for TTU Financial Aid

Payment plans are available for each term of enrollment

Some students take out student loans

# How Do I Apply?

1. Apply to Texas Tech's Graduate School by creating an account online.

2. Pay your application fee: $75 initial application fee. Application fees for new, first-time applications may be paid at the time of application submission or by credit card on the graduate school website.

3. Submit ***official*** **transcripts from all colleges and universities attended**:

- Electronically: rebecca.velez@ttu.edu
- Hard Copies: Rebecca Velez, 1301 Akron Ave., CoHS Room 260, Lubbock, TX 79409

# 118 HMS Degrees Awarded

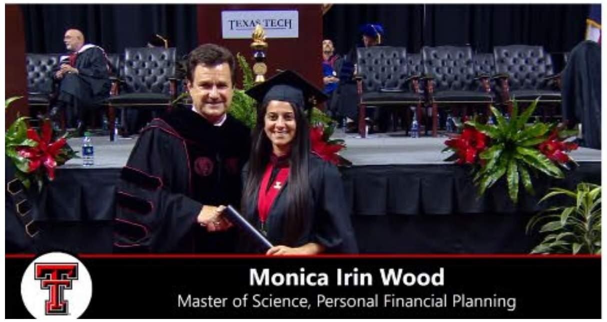
59 Life-Centered Planning Certificates

12 Charitable Giving Certificates











You could
be here
May 2024!

TEXAS TECH UNIVERSITY
Personal Financial Planning

SCAN ME

https://www.depts.ttu.edu/hs/pfp/hybridms/