TEXAS TECH UNIVERSITY
Division *of* Personal
Financial Planning™

Studies in Personal Finance Minor

The Texas Tech University Division of Personal Financial Planning offers on-line courses to prepare students for opportunities in business, education and social service occupations where knowledge of personal finance is desirable. The first two courses in the concentration (PFP 3301 and PFP 3321) also prepare candidates for the Accredited Financial Counselor (AFC) designation. All courses except PFP 4361 can be taken independently of the minor.

PFP 3301—Introduction to Personal Finance
Introduction to personal finance, including goal setting, cash management, credit, insurance, taxes, housing, investment alternatives, retirement and estate planning. Meets the core curriculum requirements for Individual and Group Behavior. (Offered spring, summer, and fall semesters; on-line and face-to-face classroom delivery)

PFP 3321—Counseling and Consumer Credit
Introduction to the financial counseling process and detailed examination of various types of consumer credit, including credit cards, consumer loans, mortgages, student loans, and an overview of consumer credit laws. (Offered spring, summer, and fall semesters; on-line delivery)

PFP 3341—Personal Finance: Goal Planning
Provides a detailed examination of the financial planning process related to attaining major goals such as emergency planning, purchasing/leasing automobiles, buying/renting housing, and funding education and retirement. (Offered on-line over the entire summer—starts June 2 and ends August 6)

PFP 3361—Personal Finance: Managing Risk
Focuses on the concepts of risk management and how to plan for managing risk, including building cash reserves, investing in human capital, and purchasing insurance. Also covers employee benefits, government entitlements, and estate planning. (Offered on-line class over the entire summer—starts June 2 and ends August 6)

PFP 3381—Personal Finance: Investing
Focuses on the fundamentals of personal investing to meet financial goals, including cash management, investing terminology, risk and return, tax implications of investments, stocks and bonds, mutual funds and exchange traded funds, portfolio management, and retirement income management. (Fall; on-line)

PFP 4361—Personal Finance: Advanced Topics and Case Studies
Prerequisites: PFP 3301, 3321, 3341, 3361, and 3381. Students are expected to develop a sound financial plan; analyze information; justify financial decisions; and describe the process used to track, evaluate, and adjust financial plans to meet goals. (Fall and Spring; on-line)

Additional information
The Texas Tech Personal Financial Planning program:
http://www.depts.ttu.edu/pfp/ (go to Non-PFP Majors for sample syllabi and degree plan)