

Bachelor of Science in Business Administration: Personal Financial Planning

Students completing the Personal Financial Planning (PFP) program are prepared to enter the personal financial planning profession in many different areas. They might go to work for firms that offer comprehensive financial planning services. They can also specialize in an area such as insurance and risk management, retirement planning, estate planning, private banking, mutual funds, or employee benefits. The PFP program at Kutztown University of Pennsylvania is registered with the Certified Financial Planner Board of Standards Inc. (CFP® Board).

The CFP® Board is a professional regulatory organization that fosters professional standards in personal financial planning. The Certified Financial Planner (CFP®) designation is recognized worldwide as a mark of distinction that sets individuals apart from others in the profession. The four requirements for initial certification are: Education, Examination, Experience, and Ethics. Kutztown University's PFP program prepares students to earn the CFP® designation via a track that emphasizes all four of these areas. Graduates the PFP program meet the education requirement upon graduation.

Career types associated with PFP

Conventional - "Organizer"

Enterprising - "Persuader"

Investigative - "Thinker"

Related skills, values, and qualities

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- Strong quantitative and problem-solving skills
- Aptitude for accuracy and detail
- Ability to organize, analyze or interpret data
- Excellent interpersonal skills and proficiency in written and oral communications
- Strong organizational skills and ability to adapt to change
- Sense of confidence and ability to present oneself in a professional manner
- Ability to work in a team environment

Recommended elective courses include, but are not limited to:

COM 105 - Business and Professional Presentations

COM 121 - Introduction to Listening

COM 130 - Interpersonal Communication

COM 201 - Storytelling I

MKT 330CM - Personal Selling

WRI 207WICT - Writing for the Workplace

Common interests of PFP majors

- Participating in investment activities (real or virtual)
- Working part-time in a bank, saving and loan, or credit union
- Serving as a treasurer for an organization
- Solving problems using analytical and logical processes
- Joining finance-related organizations such as the American Bankers Association
- Attending finance-related lectures, trade shows, or conventions

For more information about the major:

Jonathan Kramer, Ph.D., CFP®

Professor of Finance

Program Director, PFP program

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KU Majors related to PFP

Accounting, Finance, Management.

Enterprising students may also be interested in:

Advertising*, Communication Design, Communication Studies, Criminal Justice, Economics*, Elementary Education, English-Professional Writing, Environmental Science, History, International Studies*, Sport Management, Literature*, Marketing, Multicultural Studies*, Political Science, Psychology, Public Administration, Public Relations*, Secondary Education, Social Work, Special Education, Women's Studies*

FOUR STEPS TO SUCCESS

EXPLORE

DISCOVER

EXPERIENCE

IMPLEMENT

1ST YEAR

2ND YEAR

3RD YEAR

4TH YEAR

- Enroll in the Career Exploration Certificate.
- Attend info sessions to learn about career development and personal branding.
- Take a career assessment to identify and confirm interests.
- Get involved in campus clubs and organizations.
- Develop basic workplace skills through jobs or volunteer work.
- Talk with professors, family, and friends about career ideas.
- Conduct informational interviews with professionals working in fields of interest.
- Develop a relationship with your professors and faculty advisor.

- Meet with CDC career coach.
- Attend info sessions to learn about resume writing, and externships.
- Confirm your choice of major and consider options for double major or minor.
- Research careers of interest.
- Complete a job shadowing (externship) experience.
- Seek meaningful employment or volunteer work in a field related to your major.
- Explore options for undergraduate research and study abroad.
- Write a resume and have it reviewed by the CDC.
- Manage your online presence.

- Enroll in the Career Success Certificate.
- Complete an internship and/or undergraduate research.
- Attend info sessions about internships, interviewing, job search strategies, and grad school.
- Build a LinkedIn profile and continue to monitor your online presence.
- Complete a mock interview.
- Build skills through research projects, part-time employment, and volunteer work.
- Participate in Careers Cafe & networking programs.
- Attend internship & job fairs.
- Take on a leadership role in a student organization or work.
- Consider graduate school options and prepare for admissions tests.

- Attend your senior kick-off and other info sessions to prepare for job search/grad school.
- Update your resume and LinkedIn profile.
- Create cover letter drafts.
- Gain experience through internships and/or undergraduate research.
- Secure references for job/grad school applications.
- Create your "30 second" commercial.
- Meet with CDC to develop job search strategies.
- Research employers.
- Network with professionals through events and social media.
- Join a professional organization in your discipline.
- Attend the senior etiquette dinner.
- Participate in job fairs and on-campus interviewing.

Sample Career Titles

PFP majors can be found working in a wide variety of career fields. Here are just some career titles that may be of interest. Please note that some jobs may require further education and training. To learn more about these careers, visit <http://online.onetcenter.org> or www.bls.gov/oco

- Account Executive
- Actuary
- Appraiser/Assessor
- Audit Manager
- Bank Economist
- Bank Manager
- Budget Analyst
- Business Analyst
- Business Loan Administrator
- Business Manager
- Chief Executive Officer
- Chief Financial Officer
- Claim Adjuster/Examiner
- Commodities Trader
- Consumer Loan Officer
- Controller

- Credit Counselor
- Credit Manager
- Estimator
- External Auditor
- Financial Aid Officer
- Finance Writer
- Financial Analyst
- Financial Consultant
- Financial Planner
- Foreign Exchange Trader
- Government Official
- Industrial/Institutional Buyer
- Insurance Agent/Broker
- Internal Auditor
- International Banking Officer
- International Trade Specialist
- Investment Banker

- Market Research Analyst
- Mergers Manager
- Mutual Fund Manager
- Mutual Fund Trader
- Payroll Administrator
- Portfolio Analyst
- Property Manager
- Purchasing Agent
- Rate Analyst
- Real Estate Developer
- Sales Analyst
- Securities Analyst/Broker
- Statistician
- Stockbroker
- Systems Analyst
- Treasurer
- Treasury Management

Common Internship Sites and Employers

Personal Financial Planning majors often find internships and employment in the following industries:

- Accounting Firms
- Banks
- Business & Industry
- College/Universities
- Insurance Companies
- Non-profit organizations
- Private Practice
- State/Federal Government
- Stock Brokerages



Handshake is the primary online resource for preparing and connecting students and alumni with employers.
www.kutztown.edu/handshake

Useful Websites for PFP Majors

Whether you are researching related career fields, applying for internships or jobs, or planning to join a professional association, these websites are for you!

Industry Information and Job Search Sites

Career Bank
www.careerbank.com

Careers in Finance
www.careers-in-finance.com

e-Financial Careers
www.efinancialcareers.com

Finance Major Tips
www.financemajortips.com

Financial Job Bank
www.financialjobbank.com

LinkedIn Jobs
www.linkedin.com/jobs

CFP Board Career Center
<https://www.cfp.net/career-center>

Professional Associations

American Bankers Association
www.aba.com/default.htm

American Finance Association
www.afajof.org

CFA Institute
www.cfainstitute.org

Financial Managers Association
www.fma.org

The Risk Management Association
www.rmahq.org/RMA

Financial Planning Association
www.fpanet.org

Certified Financial Planner Board of Standards
www.cfp.net

Building Your Resume for a Career in Personal Financial Planning

Building a strong resume for your career field starts long before you ever start your job search. Employers want to hire graduates who not only have the necessary educational background but also have experience applying that knowledge to real

Paul Financial-Planning
Pfina123@live.kutztown.edu, 555-555-5555

QUALIFICATIONS

- Experience with analyzing and managing financial data
- Ability to effectively communicate with diverse populations
- Strong leadership, research, and presentation skills
- Proficient in QuickBooks, JavaScript, Adobe Photoshop, Mac OSX and Microsoft Office

EDUCATION

B.S.B.A. Kutztown University of Pennsylvania (AACSB Accredited) Kutztown, PA
Major: **Personal Financial Planning**, Minor: **Business Administration** May 20xx
Dean's List Fall 20xx-Spring 20xx

Related Courses: Financial Management, Operations Management, Insurance Planning, Investments, Tax Accounting, Retirement & Estate Planning, Macroeconomics, Microeconomics

INTERNSHIP & EXTERNSHIP EXPERIENCE

Fisher Investments Catasauqua, PA
Portfolio Evaluation Intern Summer 20xx

- Prepared investment proposals by compiling client information
- Generated analyses to help clients make informed decisions regarding their investment strategies
- Performed projected cash-flow analysis and created financial plans to help clients plan their financial future

Sage Point Financial West Chester, PA
Extern Nov 20xx

- Observed senior wealth managers in the collection and analysis of financial information
- Attended client development training meetings and noted portfolio analysis techniques

RELATED EXPERIENCE

Tristate Financial Advisors Philadelphia, PA
Financial Advisor Aug-May 20xx

- Identified and set appointments with potential clients
- Worked closely with a mentor to meet with clients and assess their financial needs, as well as designed, developed, and implemented marketing plans
- Maintained strong rapport with clients by developing customized financial plans to address each of their goals and helped track clients' progress over time by providing ongoing consultation and support

CAMPUS INVOLVEMENT & LEADERSHIP

President, Financial Management Association: Kutztown University Chapter Spring 20xx- Present

- Coordinate professional speaker events, networking events and company information sessions
- Organize and facilitate weekly Chapter meetings

Member Fall 20xx-Present

Volunteer, Special Olympics, Kutztown University Spring 20xx & 20xx

PROFESSIONAL DEVELOPMENT

American Finance Association Fall 20xx-Present
Career Success Certificate, Kutztown University Career Development Center Spring 20xx
Career Exploration Certificate, Kutztown University Career Development Center Fall 20xx

WORK EXPERIENCE

Kutztown University Health & Wellness Center Kutztown, PA
Desk Receptionist Fall 20xx-Present

- Schedule appointments, manage waiting room, record and file confidential information

Take note of the skills and knowledge obtained through your educational background and hands-on experiences. Highlight transferable skills such as organization and communication.

Learn more about your field and develop the necessary skills for employment by gaining hands-on experience through externships, internships, part-time jobs and related volunteer positions.

Develop professionally through campus involvement and professional memberships. This illustrates responsibility, leadership abilities and time management skills.