Graduate Program Review
2014-2015

Department of
Personal Financial Planning
Vickie Hampton, Chair

College of
Human Sciences
Linda Hoover, Dean

January 2015
I. **Program Overview** – A one to two-page summary of department’s vision and goals.

II. **Graduate Curricula and Degree Programs**
   A. Scope of programs within the department
   B. Number and types of degrees awarded
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      - Program Degrees Awarded (table)
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      - SCH compared to Budget - Academic Year (chart)
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      - Committee service (table)
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      - Department SCH/FTE – Fall Data (chart)

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- Enrolled New Graduate Students - Fall Data (table)
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H. Number of students who have received national and university fellowships, scholarships and
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I. Percentage (%) of full time students receiving financial support
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   refereed papers/publication, juried creative/performance accomplishments, book
   chapters, books, and external presentations per year per student.
K. Programs for mentoring and professional preparation of graduate students.
L. Department efforts to retain students and graduation rates
M. Percentage of Full Time students per semester – Fall data

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   - Department Operating Cost as a Fraction of Employees - (table)
B. Summary of Proposals (Submitted)
   - Summary of Number of Proposals Written and Accepted (table)
C. External Research expenditures
   - Summary of Faculty Awards (table)
   - Research Expenditures (chart)
   - Peer Institution Info (if available) (table)
D. Internal funding
   - Source of Internal Funds (TTU) - (table)
E. Scholarships and endowments
F. Departmental resources for research and teaching (i.e. classroom space, lab facilities) - (table)
G. HEAF expenditures (table)
H. External Program Accreditation – Name of body and date of last program accreditation review including description of body and accreditation specifics.
VI. Conclusions – a one- to two-page summary of the observed deficiencies and needs identified by your review. Highlight areas of greatest need and areas of significant contributions.

VII. Appendices – should include, but not be limited to, the following:
Table of Contents
A. Strategic plan
   - Attachment from Strategic Planning website
B. Curriculum Map
C. Graduate Course Offerings (table)
D. Graduate Student Handbook
E. Graduate Student Association(s) - Description and information
F. Graduate Faculty Information (from Digital Measures)
II. Graduate Curricula and Degree Programs

Bachelor of Science in Personal Financial Planning—Students majoring in personal financial planning are prepared for careers in financial planning in private practice, financial institutions, and governmental and social agencies. The multidisciplinary program includes courses in business, accounting, economics, family studies, and communications in addition to personal financial planning. Students will develop a background for graduate study and for certifications as financial planners and counselors. Students studying personal financial planning must maintain a 2.8 or better GPA to enroll in upper-division classes.

- Minor in Personal Financial Planning—a student may minor in personal financial planning by completing a minimum of 28 hours to satisfy the education requirements set by the CFP® Board of Standards.
- Minor in Personal Finance—a student may minor in personal finance studies by completing a minimum of 18 hours from selected courses. The course prefix for these courses has recently been changed from PFP to PFI. This minor can be completed completely on-line.

Master of Science in Personal Financial Planning—the Master’s degree in Personal Financial Planning is registered by the Certified Financial Planner Board of Standards, Inc. (CFP Board). Courses include insurance and risk management, investments and wealth management, tax, retirement, and estate planning, and a financial planning capstone. The MS in Personal Financial Planning does not require a Master’s thesis. At the master’s level, we offer the following options:
  - MS (non-thesis)
  - Dual degree programs
    - MBA/M.S. in PFP
    - JD/M.S. in PFP
    - M.S. in Accounting/M.S. in PFP
  - Accelerated BS to MS option

Doctor of Philosophy in Personal Financial Planning (previously Consumer Economics and Environmental Design—CEED)—the doctoral program provides a rigorous foundation in theory and research methods in individual financial decision making to prepare students to teach and conduct research in financial planning at an academic institution. The Personal Financial Planning Ph.D. program was the first Ph.D. program to be registered with the CFP Board, and students who complete the Ph.D. will be eligible to sit for the CFP® certification examination. The program requires a minimum of 28 hours of personal financial planning collateral, 18 hours of theoretical collateral, 18 hours of research collateral, 18 hours of skills collateral, and 12 dissertation hours.

The time frame for completion of the Master’s degree is typically two years for full-time students and three or four years for part-time and dual-degree students. Doctoral students enrolled full-time can complete their degrees in three-to-four years; although doctoral students admitted with only a bachelor’s degree may take four-to-five years for completion. Traditionally, most in-residence doctoral students receive financial support through teaching or research assistantships (some through faculty grants) for
their first three or four years. A very limited number of master’s students receive assistantships.

Dr. John Gilliam is the MS Graduate Program Advisor, and he assists students with academic and related issues throughout their degree program. Cynthia Cantu serves as the MS Student Advisor, and Dr. Chris Browning, with staff support from Amy Jones, is actively involved in career development and advising as it relates to future career options. Drs. Michael Finke and Charlene Kalenkoski serve as the Ph.D. Graduate Program Co-Directors and advise doctoral students until they select a dissertation advisor. Ph.D. students select their own dissertation advisor and committee with the help of their advisor. All graduate faculty serve as mentors and are actively engaged as dissertation committee members and/or chairs.

Most graduate courses at the 5000 level are offered at least two times a year on a fall/spring, fall/summer, or spring/summer rotation. However, some are offered more frequently to ensure that students can complete the program in a timely manner. Most 6000 level courses are offered annually. Course content is reviewed regularly by individual faculty members and periodically by the graduate faculty, typically every two years. The PFP program is also reviewed by CFP Board for registration purposes periodically. All courses are evaluated using the University student evaluation system and the College of Human Sciences peer evaluation procedures.

The national reputation of the PFP program at TTU is largely responsible for attracting graduate students to the programs. In addition, students are also recruited through the PFP website; the CFP Board website; through presentations, exhibits and personal contacts by faculty; and students who participate in regional and national conferences. In recent years, Dr. Gilliam, with help from Drs. Bill Gustafson and Barry Mulolland, has traveled extensively to other university campuses for recruiting purposes. We have also hosted numerous prospective students on the Texas Tech campus. Furthermore, faculty work with the TTU Law and Business Schools to attract students to the dual-degree programs. In summer 2014 we were able to hire a staff person who spends 25-30% of her time on student recruiting and public relations activities.

Both MS and Ph.D. students are admitted for spring, summer, and fall starts. Admission is based on published admission requirements and the fit between the program and the applicant’s professional goals. Most doctoral applicants visit campus to interview with members of the PFP graduate faculty; however, some interviews are completed by phone. Currently the Ph.D. program is large and admission to that program is very competitive. Additional scholarship/fellowship support is useful in attracting the most qualified applicants. Because the MS degree programs are non-thesis programs, we do have the capacity to continue expanding those programs. Additional scholarship funding would help us attract students nationally and internationally, particularly students from underserved populations.

Enrollment in individual graduate courses is not strictly limited, although we like to restrict most 5000-level classes to no more than 25 students to maintain a high level of quality. Because we offer the 5000 level classes two or three times a year, we are still able to accommodate additional students and have room for growth at the master’s level.
Note: Some of the following tables have incomplete data because data was run at the department level which is problematic because PFP split out of APS in 2012. We re-ran the data at the PFP level and created tables that follow each incomplete table.
B. Number and types of degrees awarded

Degrees awarded at the master’s level were unusually high in 2011/12 and 2012/13, and Ph.D. degrees awarded spiked in 2012/13. Compared to the University of Missouri, the Texas Tech program is more productive at the graduate level, but less productive at the undergraduate level.
C. Undergraduate and graduate semester credit hours

![Graph showing department semester credit hours](image)

*Source: IRIM via COGNOS (10/22/14)

Supplemental data provided by the department

![Graph showing semester credit hours](image)

*Source: Cognos R047 (11/11/14), Fall 2008 data not available
AY SCH compared to Budget
(Personal Financial Planning)

*Source: Institutional Research and Information Mgmt
Chart prepared by The Graduate School

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*Source: IRIM via COGNOS (10/22/14)
D. Number of majors in the department for the fall semesters
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*See next page for updated data

**Supplemental data provided by the department**

![Enrollment by Level - Fall Data](image)

*Source: Cognos S07 (11/11/14)
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While the number of graduate students in 2013 has decreased relative to 2008, graduate SCHs and WSCHs have all increased substantially. This can be explained by enrollment growth in the non-majors PFP 5322 class and by increased numbers of business students (primarily accounting majors) taking some of our PFP courses. Additionally, we tend to have fewer part-time graduate students now as compared to 2008.
E. Course enrollments over the past six years (enrollment trends by course)

- Figures are totals – classes may be offered more than once a year

**Course Enrollments by Academic Year**

Source: Institutional Research and Information Management

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**Supplemental data provided by the department**

Personal Financial Planning
All graduate courses are offered on a regular and timely rotation. The detailed course rotation can be found in Appendix D. There are sufficient courses offered each semester for students to make timely progress through the program. If not enough students need a particular course, it is not offered, allowing for more needed courses to be added. Student evaluations are completed for each course each long semester. Results of these evaluations are provided to the appropriate faculty members and to the Department Chairperson. These evaluations are typically quite positive, but when problems are identified, they are addressed by the Chair and the graduate faculty members.

F. Courses cross listed (syllabi included in Appendix G)

The only course cross-listed with another program was taught by Dr. James in Fall 2011. The course numbers and titles were:

- PFP 5175-003 Introduction to fMRI Study Design & Analysis
- ECE 5120-003 ECE Graduate Seminar

The following undergraduate and graduate courses regularly sit together:

- PFP 3210/5210 Professional Field Experience
- PFP 4175/5175 Special Topics in PFP
- PFP 4377/5390 Practicum in PFP
- PFP 3350/5350 Individual Tax Planning Topics
III. Faculty

A. Number, rank, and demographics of the graduate faculty

*See next page for updated data.*

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The number of faculty has grown slightly over this period; however, we are now down to 12 tenured/tenure track faculty in 2014/2015. We have lost an additional 1.0 FTE to faculty who have administrative duties since 2008/2009. With the growth of the Personal Finance (PFI) program, we have experienced an increasing need for GPTI (Graduate Part-Time Instructor—instructor of record) and TA (Teaching Assistant—not instructor of record) positions in those courses. Whether a graduate student is appointed as a GPTI or TA is often a function of the funding source paying their salary.

To maintain enrollment growth and increase research productivity, one or two additional faculty are needed. A tenure-track faculty who can teach in the core personal financial planning courses is the first priority. An instructor to teach personal finance courses is the second priority.
Supplemental data provided by the department
The PFP Department attempts to maintain a good balance of faculty members according to gender, rank, and tenure status. We have been very successful in achieving tenure status for our younger faculty and promoting Associate Professors to Full Professor status. The non-tenure track faculty are extremely competent faculty with substantial professional practice experience and two have taught in the program regularly over this entire period.
## List of faculty members

*List all faculty who were employed by your department during the six years of this review*

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C. Summary of the number of refereed publications and creative activities.

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</table>

N = # of full time faculty contributing  F = # of full time faculty in department

Source: Digital Measures

As shown in the data above, PFP faculty members are very productive and are actively publishing and presenting their research. Their efforts have given the faculty in this Department a significant local, national, and international presence. A complete review of all faculty members’ professional achievements are found in their graduate faculty applications in Appendix F. Several faculty have received research awards including the following:

Award-winning research from Personal Financial Planning faculty working within the Retirement Planning and Living consortium has been featured in the New York Times, Wall Street Journal, Time and Money Magazine, and National Public Radio.

Rachel Bi (PFP PhD student), Sandra Huston, and Michael Finke’s article, *Retirement Saving and the Use of Financial Software*, was selected as the Outstanding Paper Award for their 2014 AFCPE Research & Training Symposium paper submission.

Chris Browning, Tao Guo (PhD student), and Jimmy Cheng’s (PhD student) paper, "The Retirement Consumption Gap: Evidence from the HRS", won the Best Paper Award at the Academy of Financial Services (AFS) Conference in Nashville.

Michael Finke, David Blanchett (PFP PhD Student), and Wade Pfau were the 2014 winners of the Montgomery-Warschauer Award. This award is given annually by the Journal of Financial Planning to honor the paper that provided the most outstanding contribution to the betterment of the profession in the preceding year.

Sandra Huston won the TTU 2013 Chancellor’s Council Distinguished Research Award.

Michael Finke and Thomas Langdon were awarded the 2013 Montgomery-Warschauer Award. (Tom Langdon is a PhD student in PFP as well as being faculty at Roger Williams University.)
Tom Langdon and Michael Finke received the Journal of Financial Planning best article award for 2012 for the fiduciary article (the Montgomery-Warschauer Award from the Journal of Financial Planning).


Dr. Russell James received the 2012 TTU Chancellor’s Council Distinguished Research Award.

PFP faculty member’s research garners national media attention by Journal of Financial Planning, InvestmentNews, Fiduciary News, AdvisorOne, Global Economic Intersection, and others. Dr. Michael Finke and his doctoral student, Tom Langdon, have written several papers on the impact of Fiduciary Standard changes being debated in Congress and beyond regarding financial advice provided by Registered Investment Advisors and Broker-Dealers. Extensive national press continues for the university and PFP. This seminal research stands to affect positive change to protect consumer confidence in the financial services industry.

Sandra Huston - Journal of Consumer Affairs Best Article Award for 2012 for her paper, Measuring Financial Literacy, which appeared in the Summer 2010 issue of Journal of Consumer Affairs. This award is sponsored by the American Council on Consumer Interests and is determined by a vote of the JCA Editorial Board.

D. Responsibilities and leadership in professional societies

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N = # of full time faculty contributing  F = # of full time faculty in department

Source: Digital Measures
Graduate Student Committee’s faculty have served for the past 6 years

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Source: Digital Measures

E. Assess average faculty productivity for Fall semesters only (use discipline appropriate criteria to determine)

**Faculty workload in Personal Financial Planning**

Source: Institutional Research and Information Mgmt

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College SCH/FTE - Fall Data
(College of Human Sciences)
Source: Institutional Research and Information Mgmt
Chart prepared by The Graduate School

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Supplemental data provided by the department
IV. Graduate Students

A. Demographics of applicants and enrolled students

Note: Students Graduated data is by Academic Year
Graduate Student Summary by Category - Fall Data (Personal Financial Planning Doctoral)

Note: Students Graduated data is by Academic Year
Graduate Student Summary by Year - Fall Data
(Personal Financial Planning Masters)

Note: Students Graduated data is by Academic Year.
Graduate Student Summary by Year - Fall Data
(Personal Financial Planning Doctoral)

Note: Students Graduated data is by Academic Year
Graduate Applicants by Region - Fall Data
(Personal Financial Planning Masters)

Source: Institutional Research and Information Management
Chart prepared by The Graduate School

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Graduate Applicants by Region - Fall Data
(Personal Financial Planning Doctoral)

Source: Institutional Research and Information Management
Chart prepared by The Graduate School

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# Personal Financial Planning Masters

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**Gender Total**

|               | 21   | 55   | 23   | 52   | 28   | 37   | 24   | 36   | 24   | 18   | 18   | 26   |

**Total Applicants**

|      | 76   | 75   | 65   | 60   | 42   | 44   |

## Admitted Graduate Students - Fall Data

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**Gender Total**

|               | 19   | 52   | 19   | 40   | 19   | 28   | 14   | 25   | 20   | 10   | 15   | 20   |

**Total Admitted**

|      | 71   | 59   | 47   | 39   | 30   | 35   |
### Enrolled New Graduate Students - Fall Data

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**Gender Total**: 7 18 5 14 12 18 10 17 12 7 9 10

**Total Enrolled**: 25 19 30 27 19 19

### Demographics of Enrolled Graduate Students - Fall Data

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**Gender Total**: 21 59 20 42 25 48 35 57 32 38 25 24

**Graduate**: 80 62 73 92 70 49

### Demographics of Enrolled Undergraduate Students - Fall Data

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**Gender Total**: 52 102 38 80 40 61 38 56 25 48 27 63

**Undergraduate**: 154 118 101 94 73 90
Personal Financial Planning Doctoral

### Graduate Applicants - Fall Data

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Gender Total: 3 11 3 8 2 5 1 8 3 11

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Gender Total: 2 8 2 5 2 4 1 4 2 10

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### Enrolled New Graduate Students - Fall Data

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Gender Total: 0 3 1 1 0 2 1 3 1 4

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Beginning in 2003 the PFP Division began reaching out to historically black colleges and universities in conjunction with the ING diversity grant and the summer scholars program. This has resulted in increased applicants and enrollees among black graduate students. More recently the PFP Department, at both the masters and undergraduate levels, has made significant efforts to recruit, admit, and enroll a diverse group of students. Dr. Gilliam has actively recruited at Hispanic Serving Institutions in Texas. This is particularly evident when looking at the Black and Hispanic numbers in the chart above.

Summer funding for faculty and graduate students is critical to keeping this summer teaching viable in the future. This has allowed us to stretch faculty resources and the recruit students as a full course offering in the summer allows students to progress through their program of study more quickly.
B. Test scores (GRE, GMAT and/or TOEFL) of enrolled students

![Average GRE Scores for Enrolled Graduate Students - Fall Data](chart.png)

<table>
<thead>
<tr>
<th>Year</th>
<th>Verbal Prior Scale (200-800)</th>
<th>Verbal New Scale (130-170)</th>
<th>Quantitative Prior Scale (200-800)</th>
<th>Quantitative New Scale (130-170)</th>
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<td>413</td>
<td>557</td>
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<td>413</td>
<td>390</td>
<td>503</td>
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<td>2010</td>
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<tr>
<td>2013</td>
<td></td>
<td>151</td>
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</table>
C. GPA of new students

![Graph showing GPA of new students by level (Masters and Doctoral) from 2008 to 2013.]

<table>
<thead>
<tr>
<th>Year</th>
<th>Masters</th>
<th>Doctoral</th>
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<td>2008</td>
<td>3.11</td>
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<tr>
<td>2009</td>
<td>3.29</td>
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<tr>
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<tr>
<td>2011</td>
<td>3.43</td>
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<tr>
<td>2012</td>
<td>3.68</td>
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<td>2013</td>
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<td>3.39</td>
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</table>
D. Time to Degree in Years – Average years to graduate for all students graduating each year

![Graph showing time to degree in years for Masters and Doctoral programs from 2008-2009 to 2013-2014.]

<table>
<thead>
<tr>
<th>Year</th>
<th>Masters</th>
<th>Doctoral</th>
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<tbody>
<tr>
<td>2008-2009</td>
<td>2.29</td>
<td>4.33</td>
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<tr>
<td>2009-2010</td>
<td>2.15</td>
<td>3.41</td>
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<td>2010-2011</td>
<td>3.02</td>
<td>5.66</td>
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<td>2011-2012</td>
<td>2.1</td>
<td>7.33</td>
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<tr>
<td>2012-2013</td>
<td>2.48</td>
<td>5.39</td>
</tr>
<tr>
<td>2013-2014</td>
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E. Number of RA’s, TA’s or GPTI’s, with total number of graduate students in the program.

<table>
<thead>
<tr>
<th></th>
<th>Fall 08</th>
<th>Fall 09</th>
<th>Fall 10</th>
<th>Fall 11</th>
<th>Fall 12</th>
<th>Fall 13</th>
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<tbody>
<tr>
<td><strong>Total Students</strong></td>
<td>112</td>
<td>123</td>
<td>131</td>
<td>148</td>
<td>124</td>
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<td><strong>RA</strong></td>
<td>6</td>
<td>8</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td><strong>TA</strong></td>
<td>16</td>
<td>18</td>
<td>6</td>
<td>10</td>
<td>18</td>
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<td><strong>GPTI</strong></td>
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<td>9</td>
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**Ph.D. & M.S. Combined**

**Ph.D. Students**

<table>
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<tr>
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<th>Fall 11</th>
<th>Fall 12</th>
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<tbody>
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<td>33</td>
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<td>34</td>
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<td>15</td>
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<td>15</td>
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<td><strong>GPTI</strong></td>
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<tr>
<td><strong>Total Supported</strong></td>
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</tbody>
</table>
Fall 2008:
RA → 4 Ph.D. & 2 M.S.
TA → 14 Ph.D. & 2 M.S.
GPTI → 2 Ph.D.

Fall 2009:
RA → 7 Ph.D. & 1 M.S.
TA → 15 Ph.D. & 3 M.S.
GPTI → 2 Ph.D.

Fall 2010:
RA → 5 Ph.D. & 4 M.S.
TA → 5 Ph.D. & 1 M.S.
GPTI → 2 Ph.D.

Fall 2011:
RA → 3 Ph.D. & 3 M.S.
TA → 7 Ph.D. & 3 M.S.
GPTI → 8 Ph.D. & 1 M.S.

Fall 2012:
RA → 2 Ph.D. & 4 M.S.
TA → 8 Ph.D. & 10 M.S.
GPTI → 7 Ph.D.

Fall 2013:
RA → 5 Ph.D.
TA → 15 Ph.D. & 11 M.S.
GPTI → 2 Ph.D.
F. Initial position and place of employment of graduates over the past 6 years

<table>
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<th>Graduation Date</th>
<th>Degree Earned</th>
<th>Name</th>
<th>Initial Position</th>
<th>Initial Employer</th>
<th>Location</th>
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<tr>
<td>2008</td>
<td>MS</td>
<td></td>
<td>Financial Advisor</td>
<td>Wells Fargo Advisors</td>
<td>Lubbock, TX</td>
</tr>
<tr>
<td>2008</td>
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<td>Junior Planner</td>
<td>LPL Financial</td>
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<tr>
<td>2008</td>
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<td>Tax Compliance Officer</td>
<td>Internal Revenue Service</td>
<td>Washington, DC</td>
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<tr>
<td>2008</td>
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<td>Business Systems Analyst</td>
<td>McKesson Specialty Solutions</td>
<td>Scottsdale, AZ</td>
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<tr>
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<tr>
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<td>Merrill Lynch</td>
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<tr>
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<td>Lead Financial Advisor/Investment Advisor</td>
<td>Pinnacle Investment Advisors</td>
<td>Ann Arbor, MI</td>
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<td>Dallas, TX</td>
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<td>Dallas, TX</td>
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<td>CSC</td>
<td>Washington, DC</td>
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<td>Group</td>
<td></td>
<td></td>
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<td>Boca Raton, FL</td>
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<tr>
<td>2010</td>
<td>MS</td>
<td>Unit Manager</td>
<td>Texas Tech University</td>
<td>Lubbock, TX</td>
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<td>Student Program Manager</td>
<td>US Department of Agriculture (Human Resource Dept/Rural Development)</td>
<td>Washington, DC</td>
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<tr>
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<td>MS</td>
<td>Attorney</td>
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<td>Deming, NM</td>
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</tr>
<tr>
<td>2013</td>
<td>MS</td>
<td>Associate Financial Planner</td>
<td>The Financial Advisory Group, Inc.</td>
<td>Houston, TX</td>
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</tr>
<tr>
<td>2013</td>
<td>PHD</td>
<td>Assistant Professor</td>
<td>Texas Tech University</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Title Advisor Support</td>
<td>Genovese Burford &amp; Brothers Wealth and Retirement Plan Management</td>
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<td>PHD</td>
<td>Assistant Professor</td>
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<tr>
<td>2013</td>
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<td>2013</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Associate Wealth Adviser</td>
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<td>Dallas, TX</td>
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<td>2013</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Director of Risk Management and Analytics</td>
<td>D.Samuels &amp; Associates</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Assistant Wealth Manager</td>
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<tr>
<td>2013</td>
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<td>Assistant Professor</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Associate Attorney</td>
<td>Tombs Maxwell, LLP</td>
<td>Logan, Utah</td>
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<td>Year</td>
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<td>Title</td>
<td>Company/Institution</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Depository Operations Specialist</td>
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<tr>
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<td>MS</td>
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<td>English Teacher</td>
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<td>South Korea</td>
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<td>2013</td>
<td>MS</td>
<td>Project Support Specialist</td>
<td>Gerson Lehrman Group, Inc.</td>
<td>Austin, TX</td>
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<tr>
<td>2013</td>
<td>PHD</td>
<td>Associate Professor</td>
<td>The American College</td>
<td>Bryn Mawr, PA</td>
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<tr>
<td>2013</td>
<td>MS</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Attorney at Law</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Financial Representative</td>
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<tr>
<td>2013</td>
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<td>Assistant Professor of Finance</td>
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<td>Edinburg, TX</td>
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<tr>
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<td>PHD</td>
<td>Assistant Professor</td>
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<td>Colorado Springs, CO</td>
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<td>2013</td>
<td>MS</td>
<td>Financial Advisor</td>
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<td>San Antonio, TX</td>
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<tr>
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<td>MS</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Associate Attorney</td>
<td>Sanders, Bruin, Coll &amp; Worley</td>
<td>Roswell, NM</td>
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</tr>
<tr>
<td>2013</td>
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<td>i*financial</td>
<td></td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Associate Wealth Adviser</td>
<td>HFG Wealth Management, LLC</td>
<td>Houston, TX</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Tax Attorney</td>
<td>Ernst &amp; Young</td>
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<tr>
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<td>PHD</td>
<td>Adjunct Professor</td>
<td>Prairie View A&amp;M University</td>
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<td>2013</td>
<td>MS</td>
<td>Paraplanner</td>
<td>PFG Advisors</td>
<td>Lubbock, TX</td>
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<tr>
<td>2013</td>
<td>MS</td>
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</tr>
<tr>
<td>2013</td>
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<td>Associate Planning Manager</td>
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<td>Fort Worth, TX</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>MS</td>
<td>Attorney–Oil &amp; Gas</td>
<td></td>
<td>Dallas, TX</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>MS</td>
<td>Financial Analyst (following his 2-yr. mission)</td>
<td>Amicus Financial Advisors</td>
<td>Lubbock, TX</td>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Branch Manager</td>
<td>Texas Department of Assistive &amp; Rehabilitative Services</td>
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<tr>
<td>2013</td>
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<td>Cockrum Consulting, LLC</td>
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<tr>
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<td>MS</td>
<td>Financial Planner</td>
<td>Stowe Financial Planning, LLC</td>
<td>Plano, TX</td>
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<tr>
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<td>MS</td>
<td>Consumer Economics Educator</td>
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<tr>
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<tr>
<td>2013</td>
<td>MS</td>
<td>Paraplanner</td>
<td>Quest Capital Management</td>
<td>Dallas, TX</td>
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<tr>
<td>2014</td>
<td>MS</td>
<td>Academic Counselor</td>
<td>Texas Tech University</td>
<td>Lubbock, TX</td>
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</tr>
<tr>
<td>2014</td>
<td>MS</td>
<td>Section Manager, Office of Research Accounting</td>
<td>Texas Tech University</td>
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</tr>
<tr>
<td>2014</td>
<td>MS</td>
<td>Grant Program Director</td>
<td>Association for Financial Counseling &amp; Planning Education</td>
<td>Chicago, IL</td>
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</tr>
<tr>
<td>2014</td>
<td>MS</td>
<td>President</td>
<td>Beacon Education, LLC</td>
<td>Dallas, TX</td>
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<tr>
<td>2014</td>
<td>MS</td>
<td>Guidance Specialist</td>
<td>United Capital Financial Advisers, LLC</td>
<td>Irving, TX</td>
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<tr>
<td>2014</td>
<td>MS</td>
<td>Teaching Assistant (PFP Ph.D. Program)</td>
<td>Texas Tech University</td>
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<tr>
<td>2014</td>
<td>PHD</td>
<td>Assistant Professor</td>
<td>Texas Tech University</td>
<td>Lubbock, TX</td>
<td></td>
</tr>
</tbody>
</table>
G. Type of financial support available for graduate students

Financial support is available for some graduate students as assistantships and as scholarships. Both sources are used as recruiting tools for the PhD program; however, typically only scholarships are used to recruit master’s students. When a PhD student is offered a scholarship as part of a recruiting package, it is offered for up to 3 years and it is dependent on both satisfactory academic progress and productivity in the assistantship. More recently, we have been given one or two larger fellowships to “stack” with an assistantship to recruit high-quality Ph.D. students.

Most graduate students admitted in PFP are not guaranteed a teaching or research assistantship. Positions are assigned based on student qualifications and the available funding within the department. There are more students than available positions or available funding. Ph.D. students have priority given their more extensive skill set, their ability to teach undergraduate courses and their research competency. See Appendix H for our PFP Assistantship Policy. As seen in section E above, since 2008 from 5% to 20% of master’s students have had an assistantship in any given year. For Ph.D. students, that range is 55% to 75%.

Domestic graduate students seeking an assistantship with PFP are required to apply for Federal Work Study. Although the application is a requirement, if the student does not receive a work study award, they will still be considered for an assistantship. Students who are awarded work study funding often see their federal loan amounts reduced when work study funds are issued. Students have the option of declining the work study award and accepting the higher loan amount with no hindrance to their assistantship.

PFP employs an average of 28 graduate students per year as Graduate Part Time Instructors, Research Assistants, or Teaching Assistants. Salaries for graduate assistantships are $14,000 (nine month base) for master’s students and Ph.D. students who have not yet passed their Preliminary Exam and $16,000 (nine month base) for Ph.D. students after passing their Preliminary Exam. Graduate assistantships are offered as .50 FTE or 20 hours per week which qualifies them for in-state tuition, partial tuition and fee waivers, and health insurance benefits. There are limited assistantships offered
during the summer sessions. Students are selected for summer assistantships based on performance, seniority, and scheduling needs.

In addition to funding offered to students via assistantships, small competitive scholarships are given through the College of Human Sciences and through the PFP Department. In addition, the department supports professional travel, memberships, and the cost of taking the CFP® Comprehensive Examination for Ph.D. students. Policies regarding these benefits are found in Appendix H.

Students who are employed as TA/RAs and GPTIs have office space in four graduate student areas. The PFP graduate students are housed in rooms 240, 257C, 272, and 274 of the COHS. Students all have computers connected to the Internet, comfortable work cubicles and chairs, and the offices are outfitted with telephones with voice mail capability. With the growing graduate programs, additional space and resources are always going to be needed and are deserved based on performance over the years.

<table>
<thead>
<tr>
<th>AWARD</th>
<th>08/09 $</th>
<th># Stud</th>
<th>09/10 $</th>
<th># Stud</th>
<th>10/11 $</th>
<th># Stud</th>
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<tbody>
<tr>
<td>AT&amp;T Chancellor’s</td>
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<td>5</td>
<td>$30,500</td>
<td>7</td>
<td>$14,000</td>
<td>4</td>
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<tr>
<td>Hazlewood</td>
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<td>0</td>
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<tr>
<td>Helen Devitt Jones</td>
<td>$5,250</td>
<td>2</td>
<td>$3,500</td>
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<tr>
<td>HD Jones PT</td>
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<td>0</td>
<td>$800</td>
<td>1</td>
<td>$400</td>
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H. Number of students who have received national and university fellowships, scholarships and other awards
### Personal Financial Planning

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<tr>
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<tr>
<td>Summer Dissertation</td>
<td>$ 2,300</td>
<td>$ 2,300</td>
<td>$ 0</td>
<td>$ 6,900</td>
<td>$ 0</td>
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<tr>
<td>United Supermarkets</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 5,000</td>
<td>$ 0</td>
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<td><strong>Total</strong></td>
<td>$ 22,500</td>
<td>$ 40,100</td>
<td>$ 14,400</td>
<td>$ 22,000</td>
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### AWARD

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<th>2014/15</th>
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<td>Assistantship</td>
<td>$</td>
<td># Stud</td>
<td>$</td>
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<tr>
<td>Summer Dissertation</td>
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<td>0</td>
<td>$6,900</td>
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<td>United Supermarkets</td>
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<tr>
<td><strong>Total</strong></td>
<td>$22,000</td>
<td>7</td>
<td>$23,400</td>
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### I. Percentage of full time master and doctoral students who received financial support.

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<th>2010-2011</th>
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<tr>
<td>Assistantship</td>
<td>Enrolled</td>
<td>%</td>
<td>Enrolled</td>
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<tr>
<td>Ph.D.</td>
<td>21</td>
<td>26</td>
<td>81%</td>
</tr>
<tr>
<td>MS</td>
<td>4</td>
<td>28</td>
<td>14%</td>
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<tr>
<td>Ph.D. &amp; MS</td>
<td>25</td>
<td>54</td>
<td>46%</td>
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</tbody>
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### J. Graduate Student Publications and Creative Activities – Number of discipline-related refereed papers/publications, juried creative/performance accomplishments, book chapters, books, and external presentations by Master and Doctoral students in the department.

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<th>2013-2014</th>
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<tr>
<td>Assistantship</td>
<td>Enrolled</td>
<td>%</td>
<td>Enrolled</td>
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<tr>
<td>Ph.D.</td>
<td>18</td>
<td>24</td>
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<td>MS</td>
<td>7</td>
<td>79</td>
<td>9%</td>
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<tr>
<td>Ph.D. &amp; MS</td>
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<td>103</td>
<td>24%</td>
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<table>
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<tr>
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<th>Poster presentations</th>
<th>Conference Presentations</th>
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<td>MS PhD</td>
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<td>2</td>
<td>11</td>
</tr>
<tr>
<td><strong>2012</strong></td>
<td>3</td>
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<td>4</td>
<td>4</td>
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</table>
K. Programs for mentoring and professional preparation of graduate students

The following activities/classes are provided for students in the PFP Master’s Degree Programs:

- MS Faculty Advisor—one faculty serves as the faculty advisor for students in the MS program of study. This person and the staff advisor assist students in class selection and scheduling of classes.
- PFP 5115—beginning recently, MS students are required to enroll in an orientation-type course where they are introduced to the PFP faculty, staff, and the program, develop their degree plans, and be exposed to the history of the profession and future opportunities.
- Personal Financial Planning Association—this student group is a recommended method of meeting students and faculty in the PFP program and learning about the profession through guest speakers that are brought to campus.
- PFP 5198 and 5289 (Professional Practices in PFP)—these classes are offered each Fall and Spring for students in the graduate program to learn about becoming a professional in financial planning and to prepare them for internship opportunities.
- PFP 5210 (Professional Field Experience)—this class is offered every Fall and Spring. Students attend national professional conferences and, prior to attending, learn how to make the most of this type of opportunity.
- PFP 5399 (Internship in PFP)—summer internships are available nationally and internationally for students who want to get first-hand experience working in the financial planning profession.
- Guest speakers—throughout the curriculum, students have the opportunity to hear guest speakers (professionals from across the county) who visit TTU to share their expertise and wisdom.
- Although the program does not have a formal mentoring program for MS students, the PFP faculty practice an open-door policy and are available to advise and mentor students in both academic and career-related areas.

The following activities/classes are provided for students in the PhD Program:

- PhD Faculty Advisors—two faculty serve as the faculty co-advisors for students in the PhD program of study. These faculty and the staff advisor initially assist students in the application process and class selection their first semester.
• Mentoring program—PhD students are assigned a temporary faculty mentor upon entering the program. This person serves as an advisor until the student selects another faculty, typically their dissertation chair, to serve as their primary mentor.
• Personal Financial Planning Association—this student group is a recommended method of meeting students and faculty in the PFP program and learning about the profession through guest speakers that are brought to campus.
• PFP 6301 (Academic Leadership in PFP)—this class is designed to focus on what it is to be an academic in PFP, including teaching, research, and service. PhD students are required to enroll in their first semester and to attend until they successfully defend their proposal. After that they are welcome to continue attending the class meetings. Classes typically meet three times per semester and many faculty also attend.
• PFP 6395 (Financial Planning Program Development Seminar)—this class is designed to teach students how to build and enhance university programs in financial planning. Focus is on building a program while one is also developing their own teaching and research career paths.
• PFP 6399 (Residency in Financial Planning Research and Education)—residency opportunities are available nationally for students who want to get first-hand experience teaching and conducting research at other colleges/universities.
• Academic and Professional Conferences—students are encouraged to attend national conferences (both academic and professional conferences) and to submit papers for presentation where appropriate. Partial funding is available to assist students on these trips from the department and the Graduate School. Of course more funding would increase productivity in this area.
• Financial support for taking the CFP® Comprehensive Exam—the department provides support for a CFP Exam Review course and exam registration.

L. Department efforts to retain students and graduation rates.

The PFP Division has both a MS faculty advisor and a PhD faculty advisor who maintain contact with students in the financial planning graduate programs. All faculty members maintain an open-door policy and are available to work with students on issues, including those that may affect retention. Class sizes are relatively small (8-25) so that most students feel comfortable interacting regularly with faculty. In addition, an active student group is available which adds to the “community” environment in the program.

The PFP program prides itself on being a very high quality program, and in our masters program we allow admission to all who we feel will be able to complete the program of study. That combination can contribute to a moderate retention rate.

M. Percentage of Full-Time Master and Doctoral students per year – Fall Data

<table>
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<th>Total Students</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Fall 2008</td>
<td>54</td>
<td>122</td>
<td>44%</td>
</tr>
<tr>
<td>Fall 2009</td>
<td>73</td>
<td>123</td>
<td>59%</td>
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</table>
The PFP graduate programs are not designed for part-time students; however, we do not discourage part-time status. In the PhD program, a number of students are not physically on campus having left for full time academic positions prior to completing the dissertation. They enroll during the ABD period and would should as a part-time students.

<table>
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<th></th>
<th>75</th>
<th>131</th>
<th>57%</th>
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<tbody>
<tr>
<td>Fall 2010</td>
<td>103</td>
<td>148</td>
<td>70%</td>
</tr>
<tr>
<td>Fall 2012</td>
<td>83</td>
<td>124</td>
<td>67%</td>
</tr>
<tr>
<td>Fall 2013</td>
<td>63</td>
<td>92</td>
<td>68%</td>
</tr>
</tbody>
</table>
V. Department

A. Department operating expenses

*PFP Department funding begins 12/13. Previous years were APS
**09/10 included $45,400 in bridge funding for offering courses via Distance Learning.

This includes our general operating accounts (not including course fees, special course fees, and faculty salaries). Funding is determined by the Dean’s Office formulas. The number often fluctuates from our base budget because we receive additional transfers into our operating costs to cover special initiatives such as recruitment, travel, etc.

It goes without saying that PFP is underfunded and that funding has fallen in the past couple years. The extra funding the department was given in 2009/2010 is an excellent example of what the PFP Department can do when investments are made in us. The 18-hour online minor now produces a significant portion of the undergraduate student credit hours in the department. It accounts for increasing undergraduate student credit hours during a period when undergraduate major enrollment decreased. These courses also support approximately 50% of our graduate assistantships.

Personal Financial Planning
Department Operating Costs as a Fraction of Employees
*Source: AF Information Systems Management
Source: Department

<table>
<thead>
<tr>
<th></th>
<th>08/09</th>
<th>09/10</th>
<th>10/11</th>
<th>11/12</th>
<th>12/13</th>
<th>13/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dept Operating Cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty &amp; Staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dept Op Cost /FS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data not available.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The PFP Department was still part of Applied &amp; Professional Studies during this time.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$72,264</td>
<td>$67,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$3,803</td>
<td>$3,350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

B. Summary of Proposals (submitted)

Summary of Number of Proposals Written and Accepted
Source: Office of Research Services

<table>
<thead>
<tr>
<th>BY CATEGORY</th>
<th>Federal</th>
<th>Federal Pass-Through</th>
<th>Foreign</th>
<th>Industrial Groups/Organizations</th>
<th>Nonprofit Organization</th>
<th>Other</th>
<th>State</th>
<th>University</th>
<th>Total</th>
<th>BY STATUS</th>
<th>Awarded</th>
<th>Not Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years</td>
<td>2013</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>1.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>2012</td>
<td>2.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>1.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>2011</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>2008</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Grand Total</td>
<td>2.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>3.00</td>
<td>0.00</td>
<td>1.00</td>
<td>0.00</td>
<td>2.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

*The number of proposals are calculated by summing up the percentage contribution of the faculty on the given proposal.
D = Disciplinary (Internal)
M = Multidisciplinary (External)

PFP Faculty acquire research support through both the Office of Research Services (ORS) and via Development. It continues to be challenging to bring in grant funding from corporations given the ORS system; we therefore, must sometimes bring that money in as development dollars. Despite these hurdles, the PFP faculty is aggressive in going after corporate support to fund their research and to support graduate students. However, those grants are not tracked well by the university.
C. External Research expenditures

**Summary of Faculty Awards by Home Department**

Source: Office of Research Services  
*Source: Office of Research Services website*

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Awards</th>
<th>Facilities &amp; Administrative*</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>6.00</td>
<td>$4,000</td>
<td>$232,957</td>
</tr>
</tbody>
</table>

**Supplemental data provided by the department**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Awards</th>
<th>Facilities &amp; Administrative*</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>5.00</td>
<td>-</td>
<td>$634,371.00</td>
</tr>
<tr>
<td>2009</td>
<td>3.00</td>
<td>-</td>
<td>$241,986.00</td>
</tr>
<tr>
<td>2010</td>
<td>4.00</td>
<td>-</td>
<td>$139,195.00</td>
</tr>
<tr>
<td>2011</td>
<td>7.10</td>
<td>0</td>
<td>$83,940.40</td>
</tr>
<tr>
<td>2012</td>
<td>3.00</td>
<td>0</td>
<td>$238,765.00</td>
</tr>
<tr>
<td>2013</td>
<td>3.00</td>
<td>$4,000</td>
<td>$55,383.00</td>
</tr>
</tbody>
</table>

Totals: 25.10 $4,000.00 $1,393,640.40
Research Expenditures
(Personal Financial Planning)

Sources: Office of Research Services
Chart prepared by The Graduate School

<table>
<thead>
<tr>
<th></th>
<th>08/09</th>
<th>09/10</th>
<th>10/11</th>
<th>11/12</th>
<th>12/13</th>
<th>13/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sponsored</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>$6,000</td>
<td>$171,574</td>
<td>$55,383</td>
</tr>
</tbody>
</table>

Comparison of Research Expenditures

<table>
<thead>
<tr>
<th></th>
<th>08/09</th>
<th>09/10</th>
<th>10/11</th>
<th>11/12</th>
<th>12/13</th>
<th>13/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Missouri</td>
<td>$339</td>
<td>$12,999</td>
<td>$102,599</td>
<td>$50,050</td>
<td>$3,141</td>
<td>-</td>
</tr>
<tr>
<td>Texas Tech University</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>$6,000</td>
<td>$171,574</td>
<td>$55,383</td>
</tr>
</tbody>
</table>
### Supplemental data provided by the department

#### Research Expenditures

**Graph:**
- X-axis: Years (08/09 to 13/14)
- Y-axis: Dollars ($)
- Data points for University of Missouri and Texas Tech University for each year (08/09 to 13/14)

<table>
<thead>
<tr>
<th>Year</th>
<th>University of Missouri</th>
<th>Texas Tech University</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/09</td>
<td>$339</td>
<td>$634,371</td>
</tr>
<tr>
<td>09/10</td>
<td>$12,999</td>
<td>$241,986</td>
</tr>
<tr>
<td>10/11</td>
<td>$102,599</td>
<td>$139,195</td>
</tr>
<tr>
<td>11/12</td>
<td>$50,050</td>
<td>$83,940</td>
</tr>
<tr>
<td>12/13</td>
<td>$3,141</td>
<td>$238,765</td>
</tr>
<tr>
<td>13/14</td>
<td>$55,383</td>
<td>$55,383</td>
</tr>
</tbody>
</table>

#### D. Internal Funding

**Source of Internal Funds (TTU)**

<table>
<thead>
<tr>
<th>Source</th>
<th>08/09</th>
<th>09/10</th>
<th>10/11</th>
<th>11/12</th>
<th>12/13</th>
<th>13/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Research Enhancement</td>
<td></td>
<td></td>
<td></td>
<td>$217,662</td>
<td>$88,557</td>
<td>$94,094</td>
</tr>
<tr>
<td>Research Incentive Line Items</td>
<td></td>
<td></td>
<td></td>
<td>$4,994</td>
<td>$5,000</td>
<td>$7,000</td>
</tr>
<tr>
<td>Interdisciplinary Seed Grants</td>
<td>$3,500</td>
<td>$7,000</td>
<td>$3,500</td>
<td>$7,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Faculty Start-ups</td>
<td>$21,828</td>
<td>$5,000</td>
<td>$44,302</td>
<td>-</td>
<td>$92,803</td>
<td>$145,922</td>
</tr>
<tr>
<td>Matching from VP of Research</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special needs and opportunities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research Promotion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate School Fellowships</td>
<td>$20,250</td>
<td>$34,000</td>
<td>$14,000</td>
<td>$14,500</td>
<td>$11,500</td>
<td>$4,000</td>
</tr>
<tr>
<td>HEAF</td>
<td>$1,484</td>
<td>$6,339</td>
<td>$6,440</td>
<td>$4,936</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTALS:</strong></td>
<td>$50,572</td>
<td>$39,000</td>
<td>$66,786</td>
<td>$243,501</td>
<td>$202,800</td>
<td>$262,952</td>
</tr>
</tbody>
</table>
*Some data not available due to PFP previously being a part of the APS Department.

E. Scholarships and endowments

Graduate students apply for competitive scholarships through the Graduate School’s application. That application is used for Graduate School awards and then is passed on to the College. The COHS makes awards and then forwards the application information to the department level. PFP has a 3-person Scholarship Committee which makes awards from departmental scholarship endowments. The Chair of the PFP Scholarship Committee also serves on the COHS Scholarship Committee.

The following is a list of departmental scholarships:

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Financial Advisors Scholarship</td>
<td>Undergraduate or graduate student majoring in Personal Financial Planning (3.0 GPA)</td>
</tr>
<tr>
<td>Betty Splawn Lowder Endowed Scholarship</td>
<td>Awarded to Consumer Economics female with strong commitment to work in the financial planning and counseling industry. Preference given to older than average students who are redirecting their career paths. In any event, the Scholarship will favor students who need financial assistance.</td>
</tr>
<tr>
<td>The CH Foundation Personal Financial Planning Endowed Scholarship</td>
<td></td>
</tr>
<tr>
<td>Claude David Dollins Scholarship</td>
<td>Must be undergraduate or graduate in PFP. Strong academic record - GPA of 2.8 or better for undergraduate and GPA of 3.0 or better for graduate. Demonstrate leadership skills and based on financial need.</td>
</tr>
<tr>
<td>Edward Jones Endowed Scholarship for Personal Financial Planning</td>
<td>Undergraduate (SOPH or JR) in PFP, GPA of 3.0 or better, preference given to students from underrepresented groups/economically disadvantaged or first generation students - NO LESS THAN $2,500 PER YEAR. Recipient must be considered for summer internships with Edward Jones in St. Louis.</td>
</tr>
<tr>
<td>A. William Gustafson Endowed Scholarship</td>
<td>Majoring in Personal Financial Planning</td>
</tr>
<tr>
<td>Helen Randle Scholarship Endowment</td>
<td>Undergraduate or graduate majoring in Consumer Economics, Personal Financial Planning, Retirement Administration, or other majors in the Department of Merchandising, Environmental Design and Consumer Economics.</td>
</tr>
<tr>
<td>Scholarship Name</td>
<td>Eligibility</td>
</tr>
<tr>
<td>------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>ING Family Financial Planning Endowed Scholarship</td>
<td>Awarded to COHS Personal Financial Planning students with a GPA of 3.3 or higher.</td>
</tr>
<tr>
<td>International Association for Financial Planning Endowed Scholarship</td>
<td>Awarded to COHS Personal Financial Planning students with a GPA of 2.8 or higher.</td>
</tr>
<tr>
<td>John T. Montford Endowed Scholarship in the College of Human Sciences</td>
<td>Undergraduate or graduate in the College of Human Sciences, Personal Financial Planning program. GPA of 3.3 or better.</td>
</tr>
<tr>
<td>Murgai Family Endowed Scholarship</td>
<td>COHS student from West Texas. 2.8 GPA for undergraduate and 3.0 for graduate, excel in academics, leadership skills.</td>
</tr>
<tr>
<td>Pennington/Bass Financial Planning Endowed Scholarship</td>
<td>Undergraduate or graduate students in the Personal Financial Planning, overall high school or college GPA of 3.0.</td>
</tr>
<tr>
<td>Robert and Cindy Snell Endowed Scholarship</td>
<td>Undergraduate enrolled in Personal Financial Planning (overall GPA of 2.5 or better) or graduate student enrolled.</td>
</tr>
<tr>
<td>W. B. Rushing Family Endowed Scholarship in Personal Financial Planning</td>
<td>Undergraduate student majoring in Personal Financial Planning with an overall high school or university GPA of 3.0 or better.</td>
</tr>
<tr>
<td>Boeer-Wolf Endowed Fellowship</td>
<td>Awarded to COHS students who maintain a GPA of 3.0. (Graduate in FCSE, ID, PFP).</td>
</tr>
<tr>
<td>Mrs. Ross R. Wolfe Scholarship</td>
<td>Undergraduate or graduate in PFP, CE, ID or ED.</td>
</tr>
<tr>
<td>Henry Scholarship Endowment</td>
<td>Undergraduate and graduate students enrolled full time majoring in Personal Financial Planning with a cumulative GPA of 3.0 or greater. This endowment fund is invested and managed by the CH Foundation Personal Financial Planning Student Managed Portfolio</td>
</tr>
<tr>
<td>W.D. &amp; Grace Collier Scholarship</td>
<td>Must be undergrad PFP major. Strong academics with leadership potential.</td>
</tr>
<tr>
<td>Tolleson Wealth Management Scholarship</td>
<td></td>
</tr>
</tbody>
</table>

F. Departmental resources for research and teaching (i.e., classroom space, lab facilities)
### HEAF expenditures

<table>
<thead>
<tr>
<th>Year</th>
<th>Labs</th>
<th>Classroom</th>
<th>Other (Faculty/Staff/TA Office Space)</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td></td>
<td></td>
<td>$4,936</td>
<td>$4,936</td>
</tr>
<tr>
<td>2012</td>
<td></td>
<td></td>
<td>$6,440</td>
<td>$6,440</td>
</tr>
<tr>
<td>2011</td>
<td></td>
<td></td>
<td>$6,339</td>
<td>$6,339</td>
</tr>
<tr>
<td>2010</td>
<td></td>
<td></td>
<td>$1,484</td>
<td>$1,484</td>
</tr>
<tr>
<td>2009</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Schwab and course fee funding has been used to upgrade the PFP Schwab Technology Complex/classroom space.

Nearly all majors’ classes are taught in the Schwab PFP Technology Complex, a 4,100 square foot learning area that was completed in 2009 thanks to a generous gift from the Schwab Foundation and COHS support. It includes two classrooms, a computer/study lab, and a conference room equipped with state-of-the-art technology. A media suite and other technology upgrades have recently been funded by additional gifts from Schwab. Students also have access to over $6M of professional software that is used in their classes, including one class that focuses on using the software used by practicing professionals.

With the exception of one faculty that holds an Administrative Dean appointment, all PFP faculty have offices on the second floor of the 2-story part of the Human Sciences Building. Graduate students are also housed in four separate offices near faculty. Given the scarcity of space within the COHS, PFP has appropriate space resources. However, we do not have room to grow with increasing faculty and research assistant needs. We have no dedicated research space.

At this time we do have temporary space at Texas Tech Plaza, an office/bank building at the corner to University Avenue and 19th Street (just across from campus). That space is used for our graduate and undergraduate practicum classes where students prepare for and meet with “live clients” under the supervision of our Director of Planning. This space has been promised to us for approximately 12 months.
H. External Program Accreditation – Name of body and date of last program accreditation review, if applicable. Include description of body and accreditation specifics.

The PFP degree programs (BS, MS, and PhD) are registered through Certified Financial Planner Board of Standards, Inc. The TTU PFP program was reviewed last in October, 2014, and they will be reviewed again through a self-study process semi-annually.

Certified Financial Planner Board of Standards (CFP Board) is a non-profit, standards-setting organization that confers the CPF certification. The mission of CFP Board is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. CFP Board-Registered programs provide the education component of the four Es that are required to become a CFP certificate: education, examination, experience, and ethics.

To be registered, all programs must meet several core requirements. The institution must be a regionally-accredited institution of higher education and the program's courses must cover specific financial planning topics that have been identified by practicing CFP® certificants during periodic job analysis studies as important for a financial planning practitioner to master. Following are basic criteria for registering a program:

- All courses must be at the upper division baccalaureate level or higher, and the curriculum must be at least 15 semester credit hours in length, or the equivalent. In addition, the curriculum must also require an approved Capstone course.
- All lead faculty must hold either appropriate graduate degrees or the CFP® certification plus a bachelor’s degree.
- At a minimum, the program must cover, generally at the highest cognitive levels, CFP Board’s Financial Planning Topic List, which outlines the knowledge needed for competence in the tasks performed by a CFP® certificant.
- For degree programs, CFP Board will accept the level and credit hour determinations of the institution. For certificate programs, American Council on Education (ACE) recommendations will be accepted, or the institution may substantiate the length and level requirements in the application.
VI. Conclusion

The PFP Department has officially been its own department for 2 1/2 years. We feel that the Department has done very well building a strong foundation for future success with limited resources. Both accomplishments and future needs will be addressed in this conclusion.

Accomplishments over the past six years, including later years after becoming a department, include:

- The doctoral program in PFP is the largest and probably the best known in the nation for producing graduates who are capable of starting and enhancing new financial planning programs in addition to teaching and conducting research. Thirty-six graduates are now professors at colleges and universities across the nation and in New Zealand.
- Faculty and the program have become known for the high-quality applied academic research produced and disseminated in both academic and professional venues where it can impact public policy and the profession. Faculty are being quoted in the New York Times, Wall Street Journal, Time and Money Magazine, and National Public Radio in addition to the financial press.
- The Retirement Planning & Living Research Cluster has been established to foster interdisciplinary research on issues related to retirement. The Center for Financial Responsibility continues to support research and outreach in areas ranging from debt management to retirement planning and financial literacy.
- External development funding has been successful:
  - Acquisition of our first Chair in PFP, established by the CH Foundation
  - Establishment and more recent additions to the Schwab/PFP Technology Complex
  - Endowed funding for a graduate-level Student Managed Portfolio to complement the one already in existence for undergraduate students
  - Establishment of the PFP Double T Society by our PFP Alumni Board to help fund excellence
- We have seen increasing diversity of students over the past six years.
- The job placement rate for bachelors and master’s degree students is well over 90%, with most students receiving more than one job offer. We host Opportunity Days each spring where a large number of firms travel to campus to interview our students for internship and career positions. (See 2015 Opportunity Days schedule in Appendix I).
- Opportunity Days now includes the TTU PFP Teaching & Research Development Symposium, a one-day meeting designed to encourage collaboration and learning among current and former Ph.D. students.
- The development of our on-line Personal Finance minor and additional PFI courses (both face-to-face and on-line) has added a large non-majors dimension to our existing programs that are focused on educating the next generation of financial planners. This has become an important source of funding to support graduate student assistantships.
The development of a dual master’s degree with Tax Accounting adds to other dual-master’s degrees with the Rawls College of Business and the School of Law. Both internal and external grant applications and funding are on the rise. University awards include the Faculty Distinguished Leadership Award (2011-12), the Chancellor’s Council Distinguished Teaching Award (2012-13), and the Chancellor’s Council Distinguished Research Award (2012-13 and 2013-14) and a graduate faculty member was inducted into the prestigious Teaching Academy. Faculty and alumni have won numerous external awards from the academic and the professional financial planning community for their research and leadership. As examples, three alumni and one alumni were included in Investment News 40 under 40 list, and one alumnus and three faculty) were on Investment Advisor’s Most Influential List in 2014. Students compete very successfully in national competitions (winning the iOMe Challenge, the FSP’s Industry Issue competition, taking third in the FASTech Cup, and bringing home national championships in Phi Alpha Delta moot court completions in 2014). Ph.D. students won Outstanding Paper awards at both the Association for Financial Counseling and Planning Education (AFCPE) and the Academy of Financial Services (AFS) in 2014, and one of the Ph.D. students was named as a Visionary in Investment News 40 under 40 for 2014. With supplementary resources from the College and University, both undergraduate and graduate recruiting has been successful in increasing the number of bachelor’s and master’s degree students and maintaining the high number of Ph.D. students. A student ambassador program was implemented to bring undergraduate and graduate students together to advise and assist the department with recruitment, marketing, student engagement, and student retention. The PFP Alumni Board was established and is now operating to support departmental initiatives, including an alumni-student mentoring program that is currently in the pilot stage. Hands-on planning opportunities have been expanded. Students can enroll in a new practicum class where they do financial planning for university faculty and staff or they can volunteer as peer financial coaches through the Red-to-Black peer financial counseling center on campus. The Department has an extensive industry software lab available to our students with over 50 software packages and in excess of $6 million annually in software licenses. We also have the only Student Managed Portfolio (SMP) in the nation that focuses on asset management from a personal financial planning perspective. Earnings from the SMP are used to fund student scholarships. We now offer graduate-level classes and a graduate certificate in Charitable Financial Planning. This can be completed completely on-line if desired.

Areas of Greatest Need

The PFP Department has marked many successes over the past six years; however, the program has been very entrepreneurial in gathering resources to fund this progress. The
loss of a faculty member and changes in university funding sources continue to challenge the department.

- The greatest departmental need is for replacement of the tenure-track faculty position lost in 2014. The loss of one person plus the appointment of one of our faculty as Associate Dean for Students has left us struggling to teach the core financial planning classes at the graduate and undergraduate levels. This is a huge concern as enrollment is growing. We do not want to regress in research, nor do we want to reduce the quality of teaching; therefore, restoration of that lost faculty line is extremely important.

- University funding is also needed to pay for teaching the Personal Finance classes (on-line and face-to-face). Currently graduate students teach most of those classes, and their salaries are funded primarily through student fees. While that has worked until now, there is concern about the ability to do that in the future due to university changes in policy. In addition, increased consistency would be gained by an instructor being involved in teaching some of these courses.

- Additional, consistent funding is needed for 12-month research assistantships and scholarships for graduate students. We will not be able to maintain graduate student credit hours without this support as a very small percentage of our Master’s students receive any university support, and as the Ph.D. program grows funding also needs to grow.

- Funds to support faculty travel are needed if we hope to continue leadership in teaching and research in the profession. Because Texas Tech is located in a very remote area, it is extremely important that we are able to travel to conferences and financial centers where our students are employable.

- Space for Research Activities—our program has the opportunity to become the magnet for research activities in the financial planning profession, but currently we have no space to dedicate to a research laboratory. Secure research space is needed so researchers can work on projects and publish.

While additional funding is necessary, there are several changes in the funding processes/policies that would allow us to make more effective use of the funds we do have:

- Greater flexibility to use money in our various accounts as needed to meet the university’s strategic priorities—currently we often cannot maximize the use of each dollar just because of limitations on the type of account it is in.

- A business model that returns funding generated from teaching revenue back to the department that generated it. This is particularly important when the classes are being taught by GPTIs and instructors where the university is not paying the instructor’s salary as part of a faculty line.

- Consistency of funding—to be efficient, departments must be able to plan. That requires that we know how much we will have in time to plan and that funding does not appear and go away year by year.

- A business model that financially aligns the departments who take on university-encouraged initiatives with the cost of offering those programs. We are often encouraged to do something when there is no financial incentive to take on the
additional workload. In the case of PFP, our faculty are already carrying heavy teaching, research and service workloads.

- An environment that supports corporate funding—PFP has very limited opportunities to receive federal grant dollars, but we have amazing opportunities to secure corporate funding for our research and projects. At this time, support for gathering corporate dollars are limited…and in fact often a hurdle. While F&A and prestige may be less than with corporate dollars, adding corporate funding to federal funding should be encouraged and supported.
Graduate Program Reviews

FACULTY & STUDENT SURVEY RESULTS

College: Human Sciences
Department: Personal Financial Planning
Conducted by: Institutional Research & Information Management

November 2014
### Personal Financial Planning

| Professor | 3 |
| Assoc. Professor | 6 |
| Asst. Professor | 2 |
| Professor of Practice | |
| Emeritus | |
| Other | 3 |
| **PARTICIPANT TOTAL** | 16 |

<table>
<thead>
<tr>
<th>strongly agree</th>
<th>agree</th>
<th>neutral</th>
<th>disagree</th>
<th>strongly disagree</th>
<th>N/A</th>
<th><strong>average</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Q-1</td>
<td>I have adequate access to facilities and equipment needed for my graduate work.</td>
<td>6</td>
<td>5</td>
<td>2</td>
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<td>4.31</td>
</tr>
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<td>Q-2</td>
<td>The quality and availability of departmental graduate student office space is adequate for my needs.</td>
<td>4</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>4.00</td>
</tr>
<tr>
<td>Q-3</td>
<td>Library resources available to me are adequate.</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td></td>
<td>4.23</td>
</tr>
<tr>
<td>Q-4</td>
<td>The program offers an adequate selection of graduate courses, sufficient for timely completion of a full graduate program.</td>
<td>9</td>
<td>5</td>
<td></td>
<td></td>
<td>4.64</td>
</tr>
<tr>
<td>Q-5</td>
<td>The graduate courses available are taught at an appropriate level and are of sufficient rigor.</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>4.29</td>
</tr>
<tr>
<td>Q-6</td>
<td>The graduate teaching assistants available to faculty in the program are of appropriate quality.</td>
<td>4</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>4.08</td>
</tr>
<tr>
<td>Q-7</td>
<td>Graduate courses in other fields, needed to support your program or minor, are sufficiently available, accepted and recommended.</td>
<td>1</td>
<td>8</td>
<td>2</td>
<td>3</td>
<td>3.50</td>
</tr>
<tr>
<td>Q-8</td>
<td>There is adequate communication from the upper administration regarding policy changes.</td>
<td>6</td>
<td>6</td>
<td>1</td>
<td></td>
<td>4.38</td>
</tr>
<tr>
<td>Q-9</td>
<td>I am satisfied with the professional interaction with faculty throughout TTU.</td>
<td>7</td>
<td>6</td>
<td>1</td>
<td></td>
<td>4.36</td>
</tr>
<tr>
<td>Q-10</td>
<td>I am receiving the research and professional development support I need from the other faculty.</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>4.31</td>
</tr>
<tr>
<td>Q-11</td>
<td>I am satisfied with the professional interaction with the graduate program coordinator(s).</td>
<td>8</td>
<td>2</td>
<td></td>
<td>2</td>
<td>4.33</td>
</tr>
<tr>
<td>Q-12</td>
<td>I am satisfied with the professional interaction with other faculty within the program(s).</td>
<td>9</td>
<td>2</td>
<td>3</td>
<td></td>
<td>4.43</td>
</tr>
<tr>
<td>Q-13</td>
<td>I am treated as a respected contributor to the graduate program in which I am involved.</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td></td>
<td>4.36</td>
</tr>
<tr>
<td>Q-14</td>
<td>I have been given an opportunity to be engaged in decisions regarding changes in the program(s).</td>
<td>8</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>4.21</td>
</tr>
<tr>
<td>Q-15</td>
<td>Course and program changes are evaluated by all faculty and voted upon by those faculty.</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>3.79</td>
</tr>
<tr>
<td>Q-16</td>
<td>Sufficient graduate teaching assistantship stipends are available.</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>3.71</td>
</tr>
<tr>
<td>Q-17</td>
<td>The program offers adequate opportunity for its faculty to gain teaching training.</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>3.93</td>
</tr>
<tr>
<td>Q-18</td>
<td>Graduate teaching assistantships assignments are made equitably, based on established criteria.</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>4.23</td>
</tr>
<tr>
<td>Q-19</td>
<td>Graduate program policies are clearly defined and readily available to me.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
What do you consider to be the strengths of your graduate program(s)?

<table>
<thead>
<tr>
<th>9</th>
<th>5</th>
<th>4.64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q-20 Graduate program policies clearly identify petition and appeals procedures available.</td>
<td>7</td>
<td>5</td>
</tr>
</tbody>
</table>

There is a wide variety of course offerings. The students in the program are very academically qualified. There are a wide range of opportunities for students to supplement the education and develop their professional skills outside the classroom.

We prepare our students to be successful practitioners.

Availability of various courses to fulfill the degrees is important. In our department, we have been able to provide deeper, richer courses to enhance the graduate experience. Additionally, the ability to provide studies online and in executive delivery gives us great flexibility in providing advanced degrees in financial planning. According to recent studies, people in our field are in high demand (we are 234,000 short to provide planning for the retiring public) so our ability to provide education in various formats, gives us greater opportunity to meet the demand.

Rigor of the curriculum; relevancy of the classroom material to the industry; faculty/industry connections that allows our students to have access to industry thought leaders; strong connections with our alumni; and while working hard, both students and faculty have fun.

Faculty are all very entrepreneurial, meaning that there is a Dept. wide attitude that supports continuous efforts to try new things and constantly measure success. We seek and have partnerships with leaders and leading firms in our profession for financial support as well as hands-on learning and mentor opportunities. We actively recruit students and provide them not just with classroom instruction but provide opportunities to and push them to meet, interact, and work with professionals in our field from all over the country. Our alumni base is very strong, active, and loyal as demonstrated by them individually and by our alumni board who contribute both time and money back to the program. Being recognized as one of the best financial planning programs in the country, our faculty is actively involved in the Certified Financial Planning Board of Standards which sets policies, rules, and guidelines for CFP professionals.

Excellent faculty, high quality students, engaged program and excellent national reputation.

high quality faculty
What changes, if any, could be made to improve the quality of your / graduate program(s)?

<table>
<thead>
<tr>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>More advising support for students entering the program.</td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td>Ability to occasionally offer credit for 4 person doctoral classes instead of having to delay classes or accept subpar students if someone drops out of a cohort.</td>
</tr>
<tr>
<td>As always, money and resources are not abundant and while we have some support from the graduate program, more funds to recruit, offer scholarships, and provide experiential learning facilities to &quot;fast-track&quot; graduates into the industry would be greatly appreciated.</td>
</tr>
<tr>
<td>A more collaborative relationship with departments teaching subject matter in allied fields such as finance. Egos (on both sides) seem to be dictating the collaboration at the expense of the students, especially those at the Ph.D. level.</td>
</tr>
</tbody>
</table>

Unique program

1. a strong relationship between theoretical and related academic formats to applied learning environments; 2) strongly interdisciplinary with students from the hard sciences, social sciences, arts, and humanities; 3) a clear pathway for students toward completion of program requirements; 4) goal orientation of the program; 5) scale; 6) the locus of the program is in an applied academic arena where the faculty also actively work in the profession (similar to a med school)
Writing and communication skills are a must in financial planning. Strong efforts to continue improving students' critical thinking, writing, and communication skills, in my opinion, is the last piece of the puzzle that would complete the TTU PFP program's status as the best PFP program in the country.

Increase the number of students taking the CFP exam and pass the CFP exam. Offer additional research opportunities and faculty/student research collaborative efforts. / Reinstate the joint MS with Finance. We have a large number of applicants interested and it is no longer available.

Increase the number of teaching and research assistantships available.

None

Consistent support (financial resources) from upper administration. One year is good the next significant cuts. It is hard to make long term plans when you can not count on support from one year to the next.

Faculty involvement in changes and/or revisions to program; clear faculty status for all program faculty;

MS program seems to be performing just fine. We have lost many good PhD students due to issues with a faculty member. In addition, the PhD program is run very close to the vest of the few faculty members who "control" the program. I have not seen or reviewed a PhD application in many years. Notices to faculty for dissertations proposals and defenses are sometimes made public only hours or a day before hand. If more faculty knew what was going on I feel we might be more involved.

More faculty involved in teaching PhD courses.

Please feel free to add any additional comments or questions in the / space below.

The program is very well respected at a national level. The graduate program director in our department has done an excellent job recruiting top talent and developing a high quality program of study.

n/a

X

No additional comments

No other comments.

I received my Master's in the program 12 years ago. The enthusiasm for the program, from the faculty to the students, great as it was back then, seems to continue and grow.

Overall, I am pleased with the graduate programs and graduate students.
More office space for graduate students is needed. The current quarters are cramped.

We currently have about 14 graduate students (primarily PhD students) who teach in our Personal Finance Program. This provides variable teaching experience for these students in addition to providing the assistantship funding needed to attract high-quality students. However, we desperately need permanent funding from the university to pay for the salaries of these teaching positions. We are currently cobbling that money together from a variety of sources, and these sources are not particularly stable. If we are to built enrollment while still maintaining quality, funding for teaching needs to be available from the university. On the topic of funded research, PFP has very limited funding opportunities from federal and state grants, but we have amazing opportunities for corporate research funding. TTU needs to develop efficient processes that allow faculty to secure and use corporate dollars for funded research. Currently it is very difficult and time-consuming to process corporate grants through the Office of Research Services. This is holding back efforts of our Retirement Planning & Living Cluster and other faculty research and project initiatives. On the plus side, the PFP Department has excellent staff support that is supported by very good COHS staff. The staff work with faculty in a team environment that has helped us leverage our efforts and be very productive.

None

It would really be great if recruiting and scholarship funding could be determined in early September instead of the end of October. It is difficult when trying to bring students to campus and not conflict with other activities on campus. The fall is a critical time for recruiting to give students time to apply for scholarships before February 1st. If the level of support is going to vary from year to year at least let faculty know early.

Currently most faculty do not have regular faculty status within the university and, therefore, can not avail themselves of the array of faculty opportunities that arise regularly or on occasion.

none
### Personal Financial Planning

#### Year(s) in Program

<table>
<thead>
<tr>
<th>Year(s)</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>24</td>
</tr>
<tr>
<td>2nd year</td>
<td>13</td>
</tr>
<tr>
<td>3rd year</td>
<td>6</td>
</tr>
<tr>
<td>4th year</td>
<td>4</td>
</tr>
<tr>
<td>5th year</td>
<td>3</td>
</tr>
<tr>
<td>6th year</td>
<td>1</td>
</tr>
<tr>
<td><strong>PARTICIPANT TOTAL</strong></td>
<td><strong>51</strong></td>
</tr>
</tbody>
</table>

#### Q-1 I have adequate access to facilities and equipment needed for my graduate work.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>13</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td></td>
<td>4.43</td>
</tr>
</tbody>
</table>

#### Q-2 The quality and availability of departmental graduate student office space is adequate for my needs.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>29</td>
<td>8</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td></td>
<td>4.24</td>
</tr>
</tbody>
</table>

#### Q-3 Library resources available to me are adequate for my needs.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>16</td>
<td>10</td>
<td>2</td>
<td>2</td>
<td></td>
<td>4.00</td>
</tr>
</tbody>
</table>

#### Q-4 The program offers an adequate selection of graduate courses, sufficient for timely completion of a full graduate program.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>26</td>
<td>14</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td></td>
<td>4.24</td>
</tr>
</tbody>
</table>

#### Q-5 The graduate courses available are taught at an appropriate level and are of sufficient rigor.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
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<td>9</td>
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<td>1</td>
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</table>

#### Q-6 Graduate courses in other fields, needed to support my program or minor, are sufficiently available.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
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<td>22</td>
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<td>2</td>
<td>1</td>
<td></td>
<td>4.14</td>
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</table>

#### Q-7 The initial advising I received when I entered the program was an adequate orientation.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<th>Average</th>
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<td>2</td>
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<td>3.98</td>
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</table>

#### Q-8 I have access to means of communication with faculty and graduate students.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
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</thead>
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<td>4</td>
<td>1</td>
<td>1</td>
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<td>4.38</td>
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</table>

#### Q-9 I am receiving the professional development support at TTU that I desire.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
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<td>1</td>
<td>1</td>
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<td>4.26</td>
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#### Q-10 I am satisfied with the professional interaction with my academic advisor.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>26</td>
<td>14</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td></td>
<td>4.27</td>
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</tbody>
</table>

#### Q-11 I am treated as a respected contributor to the graduate or research program in which I am involved.

<table>
<thead>
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<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
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<td>3</td>
<td>1</td>
<td></td>
<td>4.19</td>
</tr>
</tbody>
</table>

#### Q-12 I have been given an opportunity to be engaged in significant research for my thesis or dissertation.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
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<td>10</td>
<td>1</td>
<td>1</td>
<td></td>
<td>4.00</td>
</tr>
</tbody>
</table>

#### Q-13 If I decide to change committee chair, the mechanism for doing so is suitable.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
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</thead>
<tbody>
<tr>
<td>12</td>
<td>7</td>
<td>15</td>
<td>1</td>
<td>1</td>
<td></td>
<td>3.78</td>
</tr>
</tbody>
</table>

#### Q-14 I am informed of opportunities for professional development and contacts outside TTU, such as attendance at professional meetings.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<th>Average</th>
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#### Q-15 Graduate teaching or research assistantship stipends are adequate.

<table>
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<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<td>3</td>
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<td>3.71</td>
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#### Q-16 The program offers adequate opportunity for its graduate students to gain teaching experience.

<table>
<thead>
<tr>
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<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
</tr>
</thead>
<tbody>
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#### Q-17 Graduate teaching assistantship assignments are made equitably, based on established criteria.

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<thead>
<tr>
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<th>Disagree</th>
<th>Strongly Disagree</th>
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<td>7</td>
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#### Q-18 Program policies are clearly defined and readily available to me.

<table>
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<th>Strongly Disagree</th>
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<th>Average</th>
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<tbody>
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<td>1</td>
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#### Q-19 Graduate program policies clearly identify petition and appeals procedures available to me.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>N/A</th>
<th>Average</th>
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</thead>
<tbody>
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<td>9</td>
<td>1</td>
<td>1</td>
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<td>4.15</td>
</tr>
</tbody>
</table>
### Q-20 There is a well-established mechanism for regular graduate student participation in decisions affecting students?

| Yes | 24 | 15 | 8 | 3 | 1 | 4.14 |

### Have you ever attended any of the professional development seminars offered through the Texas Tech Graduate School?

| Yes | 21 | No | 30 |

### Did you find the seminar(s) to be beneficial?

| Yes | 19 | No | 1 |

### What do you consider to be strengths of this program?

The best faculty, the best department chair Dr. [name redacted], best staff ever and, of course Dr. [name redacted]. These people are amazing. The faculty are wonderful. They are helpful, reachable, friendly and they are experts in their fields. It is like a family in our department. Everyone take care each other. The networking is unbelievable. Honestly, one just needs to study hard and get her/his degree and the job is waiting for her/him in the exit. There are many universities are waiting on the line to just replicate our program, yet many others had replicated our program (such as UTPA, WPU, FDU, Utah Valley and so on) I just wanted to thank Dr. [name redacted] and Dr. [name redacted] who built such a great program and for gathering experts as faculty.

Just the network possibilities and the level of intellect the profes does have

The program provides very good opportunities for students to connect with the experienced professionals.

This Personal Financial Planning department is incredible, supportive, kind and takes a personal interest in providing an excellent education for us.

Strong teaching staff, challenging curriculum, variety of educational opportunities

The strength of the PhD program in Personal Financial Planning lies in the solid and rich program structure, in addition to the qualified and accessible faculty members. The program management communicates effectively with the students regarding recent relevant news, developments, and issues pertaining to the program. Finally, the program management cares about the success of its graduates. This aspect is noticeable from their support, encouragement, and the many opportunities that they offer to students.

Job placement.

The constant interaction of the, faculty is beneficial to the learning experience.

The knowledge of the professors, professional development opportunities and funding, job placement, graduate student assistantship opportunities.

There's some great Faculty members, a couple that do a lot of research and those that have been in the industry for a while

Professional connections

The professors are very helpful and knowledgeable. This program is well designed and have good connections with the industry.

The faculty is amazingly interactive with all students. They really care about students before and after graduation. All the students in our department, including me, feel confident that we have made our best decision to join this program. The faculty credibility is more than what I have expected.

The staff is amazing!!!!

National recognition and great professors.

The number of courses and electives available.

This programs has many strengths. The quality of the faculty is incredible. They are all very knowledgeable and approachable. The program seems very extensive, which is great. I am very please so far in my second semester.

The 5115 Seminar class is helpful in getting to know the program, faculty and profession. The faculty seems very engaged and it is inspiring. The reputation this program has makes it exciting to be a part of.

Social network opportunities and the reputation of this program.
The faculty is exceptional, as well as the alumni of this program. There are an abundance of job opportunities available to me at graduation.

yes

Great teachers who teach the material very well.

The strengths of this program include a lot of job opportunities upon graduation, confidence in succeeding in the program and plenty of ways to meet other students at social gatherings.

Much expertise in the department

socialize, friendly

Since I am a Chinese, I think the biggest strength of this program is that we have many opportunity in this industry nowadays in China.

The flexibility of taking specialization courses based on what you feel will help you in your research and future.

Teachers

Great faculty and facilities

### What do you consider to be weaknesses of this program?

There is one faculty member that really does not belong to the department. Actually, she does not belong to TTU in general because she does not have the pride of being a red raider in her heart. She thinks that TTU is not a credible university. There is also a systematic abuse that caused by her. She teaches a class where she tells the students if they do not follow her lead and orders that they will not have assistant-ships in the future. This professor will hurt our department and our university in the long run if she continues to teach here. From just what i saw in the last year two students dropped out of the program because of her. I do not want to sound ruthless but, she is a toxic to our department and to our university.

Not enough jobs for graduate master students

I have not found any weakness about our program yet.

The department is working toward rectifying the only weakness I have found. They are building a technology course in to the 1st semester as opposed to just having it in the final semester.

none

Pace

The faculty is always doing so much that they sometimes I fell left behind.

Lack of information early on, some courses offered once a year or less, which can cause bottleneck problems. Misinformation about the length and rigor of a course - courses that are listed as intersession courses ending Aug 24 continue until Dec and involve 20 page papers and presentations, causing many people to drop other courses they thought would be completed that semester and delaying completion.

Not a lot of research opportunities. It doesn't seem like many of the tenured faculty do any research.

Faculty number to the student population ratio is a little high.

I wish this department could incease stipends of graduate students. Personally I have some concerns about my monthly expenses which prevent me from focusing on my assignment and duties. Considering responsibilities load, I belive graduate students need to live relaxed and without being worry about covering their needs. Especially when the university has increased fees such as required insurance and we have to take more than minimum of 9 credit hours to graduate in five years. My monthly receivings do not cover all of my expenses and I am experiencing a lot of pressure.

The classes are just long. I would rather go more days a week than sit for 3 hours, 1 day a week

The limited flexibility of courses offered. Not easy to work full tme outside of the program.
The only weakness I can see is that there is not much flexibility for the students who work full time. But that can be difficult for the program to accommodate for, so I understand that.

It is clear the faculty works hard to provide class availability. I just worry for me, as a full-time employee, if availability will work around my schedule and allow me to complete the degree program timely. If any classes can be taught online or more evenings, this would be a huge help (for me at least).

Our undergraduate program is not improving.

N/A

The building the program is currently being held in concerning how great of a program it is

The lack of preparation and notice regarding the difficulty level in the subject matter.

Over worked and under compensated

small field (very specific for specific people), and not well-known

I felt too busy to go.

The program is good at all. It just a little bit harder to learn in my opinion.

The professors are not engaging or stimulate discussion among the students, they are boring epically Dr. [name redacted] and [name redacted].

The structure of the teaching assistants. They do not provide feedback in a timely manner, nor have the provided much help when I have asked questions. Also, there seems to be a disconnect with dual degree students.

Obvious ones: Poor teaching. Not much attention is given to addressing students' concern about the learning process. Teaching is suppose to be about the student not the teacher. This is a common problem in several schools at Tech. Expectation from students are always high, it's the effort to fulfill those expectations (via teaching) that is seriously lacking. / Not so obvious and hush hush: Favoritism/bias towards certain students (grades, assistantships, jobs etc).

We need more classroom space there are to many students in the program

### What changes, if any, could be made to improve the quality of this graduate program?

That professor should not teach in this program. If that professor is gone this program will be perfect!

Nothing I think it's already great

Maybe more guest speaking

allow a few more courses online

Consider less workload for first semester master's program.

It will be very helpful if we can increase one more faculty member.

Everything is perfectly designed and prepared. I didn't find any weakness that needs to be recovered. But increasing monthly stipends can help a lot.

Shorten the classes

Have more professors for Ph.D. courses so we can have classes to take every semester.

N/A

Having a seminar, entrance program or doing leveling classes during the summer in preparation for the master's program in order to build one's knowledge prior to beginning basic classes.
<table>
<thead>
<tr>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>We need more Faculty and we also need more computers in our computer lab.</td>
</tr>
<tr>
<td>Have courses end when they're supposed to end. How does Dr [name redacted] get away with continuing a course for four extra months? Otherwise, PFP is a great program with excellent professors and very, very high rigor!</td>
</tr>
<tr>
<td>Offer more courses after a 8-5 normal class schedule.</td>
</tr>
<tr>
<td>Hopefully once the program grows, there could be more online or night courses available for students who work 40 hours a week.</td>
</tr>
<tr>
<td>100%</td>
</tr>
<tr>
<td>Move PFP to another build more suitable for the professionalism and quality of PFP at Texas Tech</td>
</tr>
<tr>
<td>Should be compensated for working more than 20 hours a week</td>
</tr>
<tr>
<td>be more well known. Increase the size of program and field.</td>
</tr>
<tr>
<td>Sorry, I have no good idea</td>
</tr>
<tr>
<td>I would like to see a member of the faculty to be named a contact person for each dual degree the PFP department has with other schools on campus. That way dual degree students will have a starting point when they have questions.</td>
</tr>
<tr>
<td>Class availability for evenings and online.</td>
</tr>
<tr>
<td>Offering more online graduate classes, different professors teach same class so students are not stuck with poor teachers, increase the compensation for GA/RA/TA throughout Tech. Stipend has not kept pace with inflation and cost of living increases at all. Last but not least, this school lacks diversity and diversity training for people in charge. Lack of diversity hurts international students the most who are unfamiliar with the departmental culture and politics and suffer in terms of getting chosen for jobs and making better grades. What good is a school if they have double standards for different students?</td>
</tr>
<tr>
<td>More classroom space</td>
</tr>
<tr>
<td>Teaching quality and greater teaching opportunities for graduate assistants</td>
</tr>
</tbody>
</table>

**Please feel free to add any additional comments or questions in the space below.**

I love PFP!

I would like to thank the chair and all other advisors and professors in our department. I wish I have heard about this program earlier. Being member of this group feels really different and I am really proud of it.

Consider inflation when budgeting for stipends.

I have some concern about aid only being guaranteed for two years when this is a 5 year program. Hopefully that will get worked out based upon a strong GPA and sufficient progress.

Blessed to be apart of the best Personal Financial Planning School in the world!

I hope the honesty presented in this survey makes individuals open up their minds rather than become defensive and passive aggressive in their approach. Be kind to one another. Have a wonderful day.

In capstone we write a 40 to 50 page financial plan. In practice no one writes this kind of case. I think it be more practical and beneficial to have 3 different cases with 15 page write for each case making it a total of 45 pages.

Consider inflation when budgeting for stipends.

I have some concern about aid only being guaranteed for two years when this is a 5 year program. Hopefully that will get

I hope the honesty presented in this survey makes individuals open up their minds rather than become defensive and passive aggressive in their approach. Be kind to one another. Have a wonderful day.

I would like to thank the chair and all other advisors and professors in our department. I wish I have heard about this program earlier. Being member of this group feels really different and I am really proud of it.
VII. **Appendices** – should include, but not be limited to, the following:

A. Strategic Plan  
B. Curriculum Map  
C. 18 Characteristics for Doctoral Programs  
D. Graduate Course Offerings  
E. Graduate Student Handbook  
F. Graduate Faculty 6-Year Resumes (obtained from digital measures)  
G. Cross-Listed Course Syllabi  
H. Policies Related to Graduate Programs  
I. Opportunity Days 2015
APPENDIX A

Strategic Plan

Department of Personal Financial Planning
Strategic Planning Report—2013

Priority # 1- Increase Enrollment and Promote Student Success
We will grow and diversify our student population in order to improve higher education participation and supply a well-equipped, educated workforce for the state of Texas.

The Department of Personal Financial Planning recognizes the need for overall growth. The following departmental activities and program initiatives have contributed to the growth and success of the department:

1) Overall enrollment has slightly decreased from Fall 2012 (179) – Fall 2013 (171) but there has been a major shift in the make-up of students demonstrating success at the undergraduate level. BS students went up from 73 to 90 representing 23% growth.

2) A major emphasis was placed on recruitment this year including efforts and resources. With the decrease in graduate enrollment, graduate recruiting efforts are at an extremely high. PFP’s MS adviser and other faculty traveled to universities from coast to coast specifically to recruit graduate students and spoke to over 1000 students. Recruits were flown to Lubbock for a campus visit and efforts appear to be yielding a very high return.

3) PFP applied for CoHS Enrollment Growth and Enhancement funding and was awarded over $40,000 in graduate recruitment funds, $75,000 in graduate recruitment scholarships, and over $20,000 for undergraduate recruitment for use in 2013 and 2014.

4) All faculty in the department recruit at national and regional academic meetings that are at least partially funded by the department.

5) PFP online minor has reorganized as the Personal Financial Literacy (PFL) Program and is actively recruiting students which contributes significantly to the SCHs of the department. Beyond increasing student credit hours, the minor will improve financial literacy issues among TTU graduates.

6) A new Executive Delivery Master’s Program is being developed. The executive delivery option opens up the possibilities to reach a new population of potential students. Recruitment is currently underway for the first cohort to begin January 2015.

7) The PFP Ambassador program is a highly coveted position, and they are making a positive impact on the PFP program. This group of eight students operate as an extension of faculty and are working diligently to improve the student experience, better prepare students for the workforce, and recruit students to PFP.

8) In 2013, students participated in student competitions and represented TTU PFP providing valuable experience and additional visibility to the program: 1st Place in the FSP Industry Issues Competition, 3rd Place at FasTech Cup, Second TTU team won Honorable Mention in the FSP Industry Issues Competition, 10 students were honored with the FSP Excellence in Financial Education Award.

Personal Financial Planning
Priority # 2 - Strengthen Academic Quality and Reputation

We will attract and retain the best faculty in the country in order to enhance our teaching excellence and grow our number of nationally recognized programs.

Academic and professional excellence are demonstrated in the credentials of PFP faculty, their ongoing dedication to teaching, and by the accomplishments of our students. The following items illustrate the PFP department’s efforts to uphold and promote Strategic Priority 2:

1) PFP faculty hold licenses and certifications relevant to their specialization, including CFP®, CPA, CLU, ChFC, AIF, AIFA, and AFC certifications (financial designations), and teaching licenses. Maintaining these credentials is critical to the success of students in this department as Personal Financial Planning is an applied, professional field. Faculty teaching and student outcomes are improved when faculty are actively involved in the profession.

2) The academic programs within the PFP department maintain accreditation with the Certified Financial Planner Board of Standards. Accreditation standards serve as a guide for internal assessment while also demonstrating the academic excellence of our programs.

3) The Schwab Technology Complex is home of over $4,500,000 in professional financial planning software donated to PFP. This includes over 40 software packages that are used in the Advanced Technology class in addition to being incorporated into other core financial planning courses. This adds to the value of entry-level graduates from TTU.

4) Dottie Durband, professor in the Department of Personal Financial Planning at Texas Tech, was recognized as one of the Top 25 Women Professors in Texas.

5) Mitzi Lauderdale received the President’s Excellence in Teaching Award.

6) Mitzi Lauderdale was elected into the TTU Teaching Academy.

7) One of the top academics in time-use economics joined the PFP faculty to support the efforts of the Retirement Planning and Living Research Consortia.

8) One PFP faculty member holds an endowed professorship.

9) Two PFP students won 1st place in the Financial Service Professional Industry Issue National Competition.

10) Three PFP students received honorable mention in the Financial Service Professional Industry Issue National Competition.

11) We have established a partnership with NewRetirement.com that allows supervised students to anonymously answer questions through a branded TTU PFP profile. Students’ role is to provide unbiased answers to financial planning questions on topics including Social Security benefits, retirement and risk management issues posed by the general public nationwide.

12) Two faculty, Deena Katz and Harold Evensky, were names among the 15 to transformation financial advisers in the industry by Investment News.

13) Sandra Huston, nationally known for her research in Financial Literacy, leads our efforts Personal Financial Literacy program and the minor/concentration, Studies in Personal Finance, which is setting the standard for personal financial education in the nation.
Priority # 3- Expand and Enhance Research and Creative Scholarship

We will significantly increase the amount of public and private research dollars in order to advance knowledge, improve the quality of life in our state and nation, and enhance the state’s economy and global competitiveness.

The PFP department strives to support research efforts of faculty and students through a variety of measures. Multiple computer labs are supported with the latest statistical software, research assistants are provided to faculty members, and funding is provided to support faculty and student presentations at academic conferences. We encourage collaboration between faculty and students, and between faculty members both within and outside of our department. Degree programs include research-related requirements for students, and mentoring of student research is an ongoing activity for faculty. We support the goal of the University by continuing to emphasize research productivity, including grant applications, research projects, publications, and the production of PhD students. This mindset is also demonstrated in the following accomplishments:

1) A new collaboration with TTU Neuroimaging institute using functional MRI technology to explore financial decision making has created collaboration opportunities for PFP and HDFS faculty.
2) The PFP department is fortunate to have the Schwab Technology Complex for research. This is used to collect data, analyze results, facilitate doctoral seminar classes, and adminster research projects.
3) In conjunction with the College of Human Sciences, the PFP department developed the Retirement Planning and Living Consortia to facilitate collaborative research on a broad range of issues affecting retirees.
4) The PFP department held the 1st Annual Texas Tech University Personal Financial Planning Research and Development Symposium as part of Opportunity Days. Twelve PFP PhD alumni traveled from programs across the country to participate in research and development sessions. There were 9 research presentations, given by both PhDs and PhD students, and over 30 people in attendance.
5) Sandra Huston received the Chancellor’s Council Distinguished Research Award.
6) Michael Finke and Thomas Langdon were awarded the Montgomery-Warschauer Award. This award is chosen annually by the Journal of Financial Planning to honor the paper that provided the most outstanding contribution to the betterment of the profession in the preceding year. (Tom Langdon is a PhD student in PFP as well as a faculty member at Roger Williams University.)
7) Dr. Michael Finke was named to Investment News’ The Power 20 List.
8) One faculty member has continued serving as the editor of a peer-reviewed journal.
9) In addition to the typical presentations given at academic conferences by all of the faculty, three faculty traveled extensively to give invited research presentations to financial planning practitioner groups nationally.

One of the challenges faced by the PFP department is the lack of federal funding readily available to our field of study. Therefore, greater reliance on more creative funding sources,
including state and corporate funding, is reflected in our funding data. Federal funding sources are continually monitored for potential collaboration opportunities.

**Priority # 4- Further Outreach and Engagement**  
*We will expand our community outreach, promote higher education and continue to engage in partnerships in order to improve our communities and enrich our quality of life.*

The Department of Personal Financial Planning continues to be actively engaged in the community; it is a natural extension of our areas of scholarship. Community engagement data is included in the department’s Annual Faculty Report because merit increases are impacted by engagement and service; we have found that Annual Faculty Reports are an efficient way to track community involvement. Although each year brings unique opportunities for community outreach, some activities are ongoing. For example, the Red to Black student organization provides free services to students at TTU. While the R2B program is now a department within Student Affairs, PFP students are the volunteers.

Other outreach activities are described below:

1) The PFP undergraduate program requires an internship and many students participate in service activities through their extracurricular student organizations.
2) Faculty members serve in leadership positions and sit on boards for numerous area organizations, including the VITA (tax preparation) program and the Texas Tech Credit Union.
3) Students in the Professional Practices class participate in the Volunteer Income Tax Assistance Program and provide free tax preparation assistance for the Lubbock community.
4) The PFP Practicum course provides valuable experience for students to provide planning advice for TTU staff and faculty as well as community outreach.
5) Two faculty were honored with the “Heart of Financial Planning” award at the 2013 National Financial Planning Association Conference.
6) PFP currently offers one service learning course that is an elective for majors. A second course, this one a required course, is in the development stage.

**Priority # 5- Increase and Maximize Resources**  
*We will increase funding for scholarships, professorships, and world-class facilities and maximize those investments through more efficient operations in order to ensure affordability for students and accountability to the State of Texas.*

Since becoming our own department, PFP has closely evaluated expenditures to identify cost-saving strategies that still allow for academic quality. Conversations with faculty focusing on greater efficiency and use of resources have been productive.

As a department, our dedication to keeping student costs at a reasonable level are evident. Course fees are evaluated every semester, and innovative use of faculty-led graduate teaching
assistants has allowed us to serve more students without increasing costs or compromising student learning.

PFP saw a significant growth (61%) in WSCHs from 18,292 (2012) to 29,533 (2013). Additional funds have been donated to the PFP Excellence Funds as a part of the PFP Double T Society where alumni and friends commit to donating $10,000 over a 10 year period. Having unrestricted dollars available to utilize provides more flexibility to maximize resources.

We also have a strong scholarship program to offer our students; over $40,000 in undergraduate and graduate designated endowment scholarships were awarded to PFP students during the fall 2013 scholarship cycle in addition to graduate school, TTU, and CoHS awards. The PFP department holds designated scholarship endowments worth over $1,021,000 as of FY 2013. With the efforts of faculty and the COHS Development Officer, the endowment continues to grow.

Our primary classrooms and computer laboratory space was renovated for PFP with a $500,000 gift from the Charles Schwab Foundation in 2008-2009. The Schwab Foundation has more recently provided an additional $250,000 for us to maintain this space as a state-of-the-art learning environment that benefits our students. This gift, in combination with the $4,500,000 in professional financial planning software donated to PFP, has provided world-class facilities helping us to provide an excellent education at a reasonable cost for students.
APPENDIX B

Curriculum Map

Continue to the next page for:
- Accelerated BS PFP to MS PFP Degree Plan
- MS PFP Degree Plan
- Joint MS Accounting / MS PFP Degree Plan
- Joint MBA / MS PFP Degree Plan
- Joint JD / MS PFP Degree Plan
- PhD Degree Plan
- Advising Guidelines
# Proposed Degree Plan

**Texas Tech University**

Accelerated Bachelors to Masters of Science/Personal Financial Planning (Non-thesis)

**Degree Plan Worksheet**

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<th>Name &amp; R#</th>
<th>Projected Graduation Date</th>
</tr>
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</table>

<table>
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<tr>
<td>PFP 5175</td>
<td>Special Topics in PFP</td>
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<td>PFP 5210</td>
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<td>PFP 5325</td>
<td>Introduction to Charitable Planning</td>
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<td>PFP 5380</td>
<td>Professional Technology in PFP*</td>
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</tr>
<tr>
<td></td>
<td>Graduate Elective (recommendations below)*</td>
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</tr>
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<td></td>
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</table>

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

An important aspect of the Accelerated Bachelors to Masters Program in Personal Financial Planning (PFP) is the ability to study a specialized area related to personal financial planning. Students will be allowed to tailor an area of expertise which must be approved by the MS Program Director in PFP.

There are numerous courses that can count as electives in the fields of Finance, Accounting, Marketing, Psychology, Communication Studies and Marriage and Family Therapy. Some of these courses require prerequisites which must be completed.

In addition, at least 15 hours of the following PFP courses must be included as electives in the degree plan:

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Semester</th>
<th>Substitution</th>
<th>Credits</th>
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<tbody>
<tr>
<td>PFP 5175</td>
<td>Special Topics in PFP (maximum of 5 hours)</td>
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<td>PFP 5189</td>
<td>Professional Development I (prereq for 5399)</td>
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<td>PFP 5326</td>
<td>Advanced Charitable Planning</td>
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<tr>
<td>PFP 5327</td>
<td>Charitable Giving: Research, Theory and Marketing</td>
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<tr>
<td>PFP 5360</td>
<td>Economics of Retirement</td>
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<tr>
<td>PFP 5367</td>
<td>Marketing, Sales &amp; Social Media in PFP</td>
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<tr>
<td>PFP 5379</td>
<td>Practice Management in PFP</td>
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<tr>
<td>PFP 5385</td>
<td>Behavioral Finance from a PFP Perspective</td>
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<tr>
<td>PFP 5390</td>
<td>Practicum in PFP (consent of instructor required)</td>
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<tr>
<td>PFP 5399</td>
<td>Professional Residency in PFP</td>
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Students will select the electives that meet their career goals and meet with the graduate advisor for approval.

* These courses are designed to be taken in the last semester of undergraduate study. Two of the three courses (a total of six hours) will count toward the undergraduate as well as graduate degree.

**Students must average a 3.0 GPA to maintain good standing with the Graduate School and to graduate.**

Revised 6/14

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Personal Financial Planning
# Personal Financial Planning

## PROPOSED DEGREE PLAN

**TEXAS TECH UNIVERSITY**  
**Master of Science/Personal Financial Planning (Non-thesis)**  
**DEGREE PLAN WORKSHEET**

<table>
<thead>
<tr>
<th>Leveling Courses (If Required)</th>
<th>Semester</th>
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<th>Credits</th>
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<tbody>
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<td>PFP 5322**</td>
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<td>PFP 5000-101**</td>
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<td>PFP 5000-102**</td>
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### Specialization Area

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<td>PFP 5550</td>
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<td>PFP 5362</td>
<td>Fundamentals of Asset Management</td>
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<td>PFP 5189</td>
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## Tool Courses Waiver Requirements

### Waiver Requirements**

- **PFP 5000-101**: Successful completion of ACCT 2300 & ACCT 2301 (No GTMP Students)
- **PFP 5000-102**: Successful completion of BLAW 3391 (Business Law)
- **PFP 5000-103**: Successful completion of MATH 2345 or approval of ISQS Dept.
- **PFP 5322**: Students have an option to place out of this course requirement - see advisor.

Students must average a 3.0 GPA to maintain good standing with the Graduate School and to graduate.

Revised 6/14
TEXAS TECH UNIVERSITY  
MS Personal Financial Planning/MS Accounting  
DUAL DEGREE PLAN WORKSHEET

Name & R# __________________________ Projected Graduation Date __________

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<thead>
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<th>Required Accounting Courses</th>
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<td>ACCT 5308  Federal Income Tax Law for Partnerships</td>
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<td>ACCT 5309  Advanced Accounting</td>
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<td>ACCT 5318  Income Tax Research and Planning</td>
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<td>ACCT 5327  Advanced Income Taxation Act (Corporate)</td>
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<td>ACCT 5332  Ethics in Accounting</td>
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<td>BLAW 5392  BLAW for Accountants</td>
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<td>PFP 5362  Fundamentals of Asset Management</td>
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<tr>
<td>PFP 5371  Introduction to Personal Financial Planning</td>
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<td>PFP 5372  Wealth Management</td>
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<td>PFP 5497  Risk Management &amp; Insurance Planning</td>
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<td>Elective (recommendations below)</td>
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24

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<th>Recommended Electives</th>
<th>Semester</th>
<th>Substitution</th>
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<tr>
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<tr>
<td>PFP 5210  Professional Field Experience</td>
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<tr>
<td>PFP 5325  Introduction to Charitable Giving</td>
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<tr>
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<tr>
<td>PFP 5360  Economics of Retirement</td>
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<td>PFP 5367  Marketing, Sales &amp; Social Media in PFP</td>
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<tr>
<td>PFP 5385  Behavioral Finance from a PFP Perspective</td>
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Accounting Faculty Advisor: Dr. John Masselli (john.masselli@ttu.edu)  
Phone: 806-834-2592  

PFP Faculty Advisor: Dr. John Gilliam (john.gilliam@ttu.edu)  
Phone: 806-834-8864

Students must average a 3.0 GPA to maintain good standing with the Graduate School and to graduate.
## TEXAS TECH UNIVERSITY
### MS Personal Financial Planning/MBA
### DUAL DEGREE PLAN WORKSHEET

Name & R# ___________________________  Projected Graduation Date ___________________________

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### PFP Faculty Advisor:
Dr. John Gilliam (john.gilliam@ttu.edu)  
Phone: 806-834-8864

### MBA Advisor:
Kelsey Zickboose (Kelsey.zickboose@ttu.edu)  
Phone: 806-834-1455

Course requirements subject to change.  
Students must average a 3.0 GPA to maintain good standing with the Graduate School and to graduate.

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<tr>
<td>PFP 5362 Fundamentals of Asset Management</td>
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<td>PFP 5371 Fundamentals of Personal Financial Planning</td>
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<tr>
<td>PFP 5372 Wealth Management</td>
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<td>PFP 5373 Personal Financial Planning Capstone</td>
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<td>PFP 5394 Retirement Planning</td>
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<td>PFP 5377 Client Communication and Counseling</td>
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<td>PFP 5497 Risk Management &amp; Insurance Planning</td>
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<td>PFP 5189 Professional Development I (prereq for 5399)</td>
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<td>PFP 5210 Professional Field Experience</td>
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<td>PFP 5289 Professional Development II (prereq for 5399)</td>
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<td>PFP 5325 Intro to Charitable Giving</td>
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<td>PFP 5326 Advanced Charitable Giving</td>
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<td>PFP 5327 Charitable Giving Research, Theory &amp; Marketing</td>
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<td>PFP 5350 Individual Tax Planning Topics</td>
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<td>PFP 5360 Economics of Retirement</td>
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<td>PFP 5367 Marketing, Sales &amp; Social Media in PFP</td>
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<td>PFP 5379 Practice Management in PFP</td>
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<td>PFP 5380 Prof. Technology in PFP (taken w/PFP 5373)</td>
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<tr>
<td>PFP 5399 Professional Residency in PFP</td>
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</tbody>
</table>

PFP Faculty Advisor: Dr. John Gilliam
cynthia.cantu@ttu.edu

PFP Staff Advisor: Cynthia Cantu
cynthia.cantu@ttu.edu

---

**Leveling Course Requirement (effective Fall 2011)**
PFP 5322 Personal Finance Prof. & Personal Application (does not count as an elective). Students have an option to place out of this course requirement. For details go to [http://www.depts.ttu.edu/pfp/documents2/PFP_5322.pdf](http://www.depts.ttu.edu/pfp/documents2/PFP_5322.pdf)

1 Courses are approved courses to count in Law.

Students must average a 3.0 GPA to maintain good standing with the Graduate School and to graduate.

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Personal Financial Planning
Texas Tech University
Personal Financial Planning Ph.D.

PROGRAM FOR DOCTORAL DEGREE

Last Update: 11/13/14

COLLATERAL 1 - PERSONAL FINANCIAL PLANNING

<table>
<thead>
<tr>
<th>Course #</th>
<th>Course Name</th>
<th>Hrs.</th>
<th>Semester</th>
<th>Completed</th>
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<tr>
<td>PFP 5371</td>
<td>Fundamentals of PFP</td>
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<tr>
<td>ACCT 5311</td>
<td>Income Tax Accounting</td>
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<tr>
<td>PFP 5362 or FIN 5325</td>
<td>Fundamentals of Asset Management</td>
<td>3</td>
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<td>PFP 5497</td>
<td>Risk Management &amp; Insurance</td>
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<td>PFP 5394</td>
<td>Retirement Planning</td>
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<td>PFP 5372</td>
<td>Wealth Management</td>
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<td>PFP 5398</td>
<td>Estate Planning</td>
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<td>PFP 5377</td>
<td>Client Comm. &amp; Counseling</td>
<td>3</td>
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<tr>
<td>PFP 5373</td>
<td>PFP Capstone*</td>
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</table>

REQUIRED CREDIT HOURS: 28

*All students are required to take the PFP 5372 and 5373 prior to taking the PFP preliminary exam.

- FIN 5325 is recommended for students wanting to complete 18 hours in FIN. FIN 5320 is a prerequisite for FIN 5325, but it may be waived for students with an undergraduate degree in Finance.
- All courses listed are required courses. Graduate-level coursework may be substituted for PFP collateral courses at the discretion of the Ph.D. Program Coordinator, typically when students already have the CFP designation.
- Upon completing the PFP Collateral with a B or better in each class, students are eligible to take the PFP Preliminary exam.

PART I: PFP PRELIMINARY EXAMINATION DATE: JAN.____ MAY/JUNE____

COLLATERAL 2 - THEORY

<table>
<thead>
<tr>
<th>Course #</th>
<th>Course Name</th>
<th>Hrs.</th>
<th>Semester</th>
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<tbody>
<tr>
<td>PFP 5341 or ECON 5310</td>
<td>Econ Prin. of Fin Decision Making Or Price and Income Theory</td>
<td>3</td>
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<tr>
<td>PFP 6374</td>
<td>Household Economic Theory</td>
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<tr>
<td>PFP 6381</td>
<td>Research Seminar in Asset Mgmt.</td>
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<tr>
<td>PFP 6383</td>
<td>Seminar in Regulatory Policy</td>
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<td>PFP 6397</td>
<td>Research Seminar in PFP</td>
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<tr>
<td>PFP 5327</td>
<td>Charitable Giving: Research, Theory &amp; Marketing</td>
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<td>PFP 5360</td>
<td>Economics of Retirement</td>
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<tr>
<td>PFP 5385</td>
<td>Behavioral Finance in PFP</td>
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<tr>
<td></td>
<td>Graduate-level Social Science Theory</td>
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</table>

REQUIRED CREDIT HOURS: 18

- 15 of the 18 credit hours for the theory collateral are mandatory. No substitutions are allowed.
- PFP 5341 (preferred) or ECON 5310 is a pre-requisite for PFP 6374.
- PFP 6374 and 6305 are pre-requisites for the remaining 6000-level seminar classes.
- Ideally, students should elect to take a theory-based course that will enhance their research interests.

Note:
- All courses that are **bolded** are required courses
- All courses that are **bold and italicized** are required prior to taking the qualifying exam.
COLLATERAL 3 - RESEARCH

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<thead>
<tr>
<th>Course #</th>
<th>Course Name</th>
<th>Hrs.</th>
<th>Semester</th>
<th>Completed</th>
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<td>PFP 6305</td>
<td>Introduction to Ph.D. Studies in PFP</td>
<td>3</td>
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<tr>
<td>ISQS 5347*</td>
<td>Advanced Statistical Methods</td>
<td>3</td>
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<tr>
<td>Option 1**</td>
<td>ISQS 5349 - Regression Analysis</td>
<td>3</td>
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<td></td>
<td>ISQS 6348 - Applied Multivariate</td>
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<tr>
<td>Option 2***</td>
<td>AAEC 5307 - Econometrics I</td>
<td>3</td>
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<td></td>
<td>AAEC 6311 - Econometrics II</td>
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<tr>
<td>PFP 6377</td>
<td>Research Methods I</td>
<td>3</td>
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<td>PFP 6378</td>
<td>Research Methods II</td>
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<td>Additional hours may be taken from:</td>
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<tr>
<td>PFP 7000</td>
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<td>Other graduate-level statistics classes including:</td>
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<td>Regression</td>
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<td>Applied Multivariate Analysis</td>
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<tr>
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<td>Advanced Statistical Methods</td>
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<td>Advanced Statistics</td>
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<td></td>
<td>Advanced Data Analysis</td>
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<td>18</td>
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Students with no graduate-level statistics are encouraged to take ISQS 5345.

*In addition to ISQS 5347, it is recommended that students take a combination of stats classes from ISQS 5349, AAEC 5307, ISQS 6348, and/or AAEC 6311, although students may elect to take classes in other areas such as HDFS, EPSY, etc.

**Recommended series - Option 1. Students interested in a Business Statistics Minor can do so by taking 4 graduate-level ISQS classes and passing a comprehensive exam. For example, Statistical Concepts for Business and Management (ISQS 5345), Advanced Statistical Methods (ISQS 5347), Regression Analysis (ISQS 5349) and Applied Multivariate Analysis (ISQS 6348).

***Recommended series - Option 2. AAEC 5307 and 6311 is a recommended applied econometrics series for students interested in applied data analysis using SAS and/or R.

- Pre-requisite for Research 1 (PFP 6377) is Household Econ Theory (PFP 6374); ISQS 6348 or AAEC 5307 is a pre- or co-requisite for Research I.
- You MUST consult with a faculty member prior to registering for individual PFP 7000 credit (see Ph.D. manual for further information).
- For students interested in working with smaller sample sizes, a recommended class is Distribution-free Statistics (ISQS 5348). Students interested in qualitative analysis may want to consider taking Qualitative Methods in Human Development and Family Studies (HDFS 6366).

PART II: RESEARCH QUALIFYING EXAMINATION DATE: SUMMER
### COLLATERAL 4 - SKILLS

<table>
<thead>
<tr>
<th>Course #</th>
<th>Course Name</th>
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<td>PFP 6301</td>
<td>Academic Leadership in PFP</td>
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<tr>
<td>PFP 6330</td>
<td>Research Fund Development</td>
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<td>PFP 6340</td>
<td>Development and Pedagogy in PFP</td>
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<td>PFP 6395</td>
<td>PFP Program Development Seminar</td>
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<tr>
<td>ENG 5390</td>
<td>Writing for Publication</td>
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<tr>
<td>PFP 6399</td>
<td>Residency in Financial Planning</td>
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<td>PFP 7000</td>
<td>Research</td>
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<td>PFP 5210</td>
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<td>PFP 5390</td>
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<td>PFP 5360</td>
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<td>PFP 5325</td>
<td>Introduction to Charitable Giving</td>
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<td>PFP 5380</td>
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<td>FIN 5325</td>
<td>Security Analysis</td>
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<td>FIN 5326</td>
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<td>FIN 5328</td>
<td>Options and Futures</td>
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<td>Money and Capital Markets</td>
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<td>College Teaching</td>
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**REQUIRED CREDIT HOURS**: 18

- All PhD students must enroll in PFP 6301 (Academic Leadership) the first semester they enter the PhD program. Students continue attending PFP 6301 until the semester one successfully presents their dissertation proposal. After that students are welcome but not required to attend PFP 6301. (Students who started in spring 2013 are enrolled in PFP 5311 in lieu of PFP 6301.)
- PFP 6395 is highly recommended.
- Writing for publication is recommended for students working on the first paper of their dissertation and who have not completed a thesis.
- PFP 5360 can count in either the Theory or the Skills Collateral, but not in both.
- Students interested in teaching at a business school will increase marketability by taking 18 hours in FIN or ACCT.

Finance now offers a 15-hour Finance Graduate Certificate rather than a minor in finance. Additional information and an application for the graduate certificate is found at http://www.depts.ttu.edu/ rawlsbusiness/graduate/certificates/finance.php

### DISSERTATION

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<th>Course #</th>
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<th>Hrs</th>
<th>Semester</th>
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<tbody>
<tr>
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<td>Doctor's Dissertation</td>
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**REQUIRED CREDIT HOURS**: 12
**PART I: PFP PRELIMINARY EXAM CHECKLIST:**

- **B or better in PFP collateral required courses:**
  - PFP 5371
  - PFP 5362 or FIN 5325
  - PFP 5497
  - PFP 5394
  - PFP 5372
  - ACCT 5311
  - PFP 5398
  - PFP 5377
  - PFP 5373

**OR**

- **B or better in a combination of PFP collateral required courses and approved transfer credits AND B or better in PFP 5372 and 5373**

**OR**

- **B or better in PFP 5372 and 5373 PLUS current CFP® Certification status**

**Students eligible for the preliminary exam have two options to satisfy the exam requirements:**

1. Sit for and pass the PFP Preliminary Exam, OR
2. Sit for and pass the CFP® Certification Examination.

The Preliminary Exam requirement must be completed prior to being eligible to sit for the PFP Research Qualifying Exam, and should be taken immediately when offered after completion of the capstone course, but it must be passed no later than one year of finishing capstone.

**PART II: RESEARCH QUALIFYING EXAM CHECKLIST:**

- **Successfully completed PART I: PFP PRELIMINARY EXAM**

- **B or better in required courses within THEORY collateral**
  - PFP 5341 or Econ 5310
  - PFP 6374
  - PFP 6381
  - PFP 6383
  - PFP 6397

- **B or better in required courses within RESEARCH collateral**
  - PFP 6305
  - ISQS 5347
  - 2 additional statistics classes (ISQS 5349, 6348, AACE 5307, 6311, etc.)
  - PFP 6377
  - PFP 6378
MS Degree Advising Guidelines

- Take leveling courses early in your degree program:
  - PFP 5522 - Personal Finance – Students have an option to place out of this course requirement by taking a test.
  - ACCT for PFP (unless you have taken ACCT 2300 and 2301 with an A or B) should be taken before or at least concurrently with ACCT 5311(Income Tax).
  - BLAW for PFP (unless you’ve taken BLAW 3391 with an A or B) must be taken before PFP 5398 - Estate Planning.
  - STATS for PFP (unless you’ve taken MATH 2545 or a similar statistics course with an A or B) should be taken before PFP 5362 - Fundamentals of Asset Management.
- PFP 5115 - Seminar in PFP must be taken in the first long semester.
- PFP 5371 - Fundamentals of PFP should be taken in the first semester.
- Take PFP 5362 - Fundamentals of Asset Management early in your degree program. If you have taken a Corporate Finance and an Investments course as an undergraduate and earned a grade of A or B, you do not have to take PFP 5362. You will be able to select another PFP approved course instead.
- Take ACCT 5311 - Individual Study-Income Tax Planning or LAW 6434 early in your degree program. If you have taken a Personal Income Tax course as an undergraduate and earned a grade of A or B, you do not have to take ACCT 5311. Another PFP approved course will replace it.
- ACCT 5311 - Individual Study-Income Tax Planning must be taken prior to PFP 5350, PFP 5394 and prior to or concurrently with PFP 5398.
- PFP 5373 - Capstone and PFP 5380 - Professional Technology should be taken in the last semester of study.
- If you want to take PFP 5399 - Professional Residency as an elective, PFP 5189 & 5289 – Professional Development in PFP I & II is a prerequisite.
- If you are considering going on for a PhD, talk with the MS Program Director about appropriate electives.
- Non-PFP electives require the approval of the MS Program Director.
- The bolded, italicized courses (below) must be taken before you sit for the CFP® Certification Exam.

<table>
<thead>
<tr>
<th>Class</th>
<th>CFP</th>
<th>Fall</th>
<th>Spring</th>
<th>Summer **</th>
<th>Summer **</th>
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</thead>
<tbody>
<tr>
<td>Individual Study-Income Tax Planning</td>
<td>Yes</td>
<td>ACCT 5311</td>
<td>X</td>
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<tr>
<td>Fundamentals of Accounting in PFP (leveling only)</td>
<td>PFP 5000</td>
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<tr>
<td>Fundamentals of BLAW in PFP (leveling only)</td>
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<tr>
<td>Fundamentals of Statistics in PFP (leveling only)</td>
<td>PFP 5000</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Topics in PFP</td>
<td>PFP 5175</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Development in PFP I</td>
<td>PFP 5189</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Field Experience</td>
<td>PFP 5210</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Development in PFP II</td>
<td>PFP 5289</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Introduction to Applied Personal Finance</td>
<td>PFP 5322</td>
<td>X</td>
<td>X</td>
<td>TRIMESTER-D01</td>
<td>X</td>
</tr>
<tr>
<td>Introduction to Charitable Giving</td>
<td>PFP 5325</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Charitable Giving</td>
<td>PFP 5326</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable Giving: Research, Theory &amp; Marketing</td>
<td>PFP 5327</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Tax Planning Topics</td>
<td>PFP 5350</td>
<td>X</td>
<td>SUM 2</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Economics of Retirement</td>
<td>PFP 5360</td>
<td></td>
<td></td>
<td>SUM 2</td>
<td></td>
</tr>
<tr>
<td>Fundamentals of Asset Management</td>
<td>Yes</td>
<td>PFP 5562</td>
<td>X</td>
<td>TRIMESTER-D01</td>
<td>X</td>
</tr>
<tr>
<td>Marketing, Sales &amp; Social Media in PFP</td>
<td>PFP 5567</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundamentals of PFP**</td>
<td>Yes</td>
<td>PFP 5571</td>
<td>X</td>
<td>SUM 1</td>
<td>X</td>
</tr>
<tr>
<td>Wealth Management</td>
<td>Yes</td>
<td>PFP 5572</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Personal Financial Planning Capstone</td>
<td>Yes</td>
<td>PFP 5573</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Client Communication and Counseling</td>
<td>Yes</td>
<td>PFP 5577</td>
<td>X</td>
<td>SUM 1</td>
<td>X</td>
</tr>
<tr>
<td>Business Practices &amp; Entrepreneurship in PFP</td>
<td>PFP 5579</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Technology in PFP</td>
<td>PFP 5580</td>
<td>X</td>
<td>X</td>
<td>TRIMESTER-D01</td>
<td>X</td>
</tr>
<tr>
<td>Behavioral Finance from a PFP Perspective</td>
<td>PFP 5585</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Practicum in PFP</td>
<td>PFP 5590</td>
<td>X</td>
<td>X</td>
<td>TRIMESTER</td>
<td>X</td>
</tr>
<tr>
<td>Retirement Planning</td>
<td>Yes</td>
<td>PFP 5594</td>
<td>X</td>
<td>TRIMESTER</td>
<td>X</td>
</tr>
<tr>
<td>Estate Planning</td>
<td>Yes</td>
<td>PFP 5598</td>
<td>X</td>
<td>TRIMESTER</td>
<td>X</td>
</tr>
<tr>
<td>Professional Residency in PFP</td>
<td>PFP 5599</td>
<td>TRIMESTER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk Management &amp; Insurance Planning</td>
<td>Yes</td>
<td>PFP 5697</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

** All summer school classes are subject to university funding and are therefore not guaranteed to be offered.

If you need assistance with class registration, please contact Cynthia Cantu in HS 2578 (806-834-6405) or cynthia.cantu@ttu.edu.
Dr. Gilliam, MS Program Director, can assist you with other questions (john.gilliam@ttu.edu, HS 241, 806-834-8964).

9/9/2014
APPENDIX C

18 Characteristics of Doctoral Programs

Continued on next page.
**18 Characteristics of Texas Public Doctoral Programs**

Programs included only if in existence 3 or more years. Program is defined at the 8-digit CIP code level.

<table>
<thead>
<tr>
<th>Human Sciences</th>
<th>Department</th>
<th>Personal Financial Planning</th>
<th>Doctoral Degree Program</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1</th>
<th>Number of Degrees Per Year</th>
<th>FY 2010-2011</th>
<th>FY 2011-2012</th>
<th>FY 2012-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average, 2007-2009</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>For each of the three most recent years, of the number of degrees awarded per academic year.</td>
<td>4</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>Graduate Rates</th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Students Starting 1997-1999</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
</tr>
</tbody>
</table>
|   | For each of the three most recent years, of the percent of first-year doctoral students who graduated within ten years.  
   | First-year doctoral students: Those students who have matriculated as doctoral students with a doctoral degree objective. | N/A | N/A | 0 |

<table>
<thead>
<tr>
<th>3</th>
<th>Average Time to Degree</th>
<th>FY 2010-2011</th>
<th>FY 2011-2012</th>
<th>FY 2012-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Students Starting 1997-1999</td>
<td>5.4</td>
<td>10.3</td>
<td>0.0</td>
</tr>
</tbody>
</table>
|   | For each of the three most recent years, average of the graduates' time to degree *  
   | For each academic year, the time to degree is defined as beginning the year students matriculated with a doctoral degree objective until the year they graduated. |  |  |  |

<table>
<thead>
<tr>
<th>4</th>
<th>Employment Profile - (in field within one year of graduation)</th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employed in Academia</td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td></td>
<td>Employed as Post-Doctorates</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Employed in Industry/Professional</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Employed in Government</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Still seeking employment</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Unknown</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5</th>
<th>Admissions Criteria</th>
<th>Description of Admission Factors</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>6</th>
<th>Percentage of Full-time Students</th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
</table>
|   | FTS *number of students enrolled (headcount) for last three fall semesters.  
   | Definition of Full-Time Student (FTS) is institutional by program. | 69% | 100% | 50% |

<table>
<thead>
<tr>
<th>7</th>
<th>Average Institutional Financial Support Provided</th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
</table>
|   | For those receiving financial support, the average monetary institutional support provided per full-time graduate student for the prior year from assistantships, scholarships, stipends, grants, and fellowships (does not include tuition or benefits).  
   | Note: This number represents the weighted average monthly salary of all Research & Teaching Assistants and Graduate Part-Time Instructors. |    |    |    |
### Percentage Full-time Students with Institutional Financial Support

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Number of Core Faculty

Number of core faculty in the prior year.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>11</td>
<td>13</td>
<td></td>
</tr>
</tbody>
</table>

### Student-Core Faculty Ratio

For each of the three most recent years, average of full-time student equivalent (FTSE)/average of full-time faculty equivalent (FTFE) of core faculty.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.04</td>
<td>0.93</td>
<td>21</td>
<td></td>
</tr>
</tbody>
</table>

### Core Faculty Publications

For each of the three most recent calendar years, average of the number of discipline-related refereed papers/publications, books/book chapters, juried creative/performance accomplishments, and notices of discoveries filed/patents issued per core faculty member.

<table>
<thead>
<tr>
<th></th>
<th>Calendar Year 2010</th>
<th>Calendar Year 2011</th>
<th>Calendar Year 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referred Papers/Publications</td>
<td>2</td>
<td>2.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Books/Book Chapters</td>
<td>0</td>
<td>0</td>
<td>0.2</td>
</tr>
<tr>
<td>Juried Creative/Performance Accomplishments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Notices of Discoveries Filed/Patents</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Core Faculty External Grants

For each of the three most recent calendar years, average of the number of core faculty receiving external funds, average external funds per faculty, and total external funds per program per academic year.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Core Faculty receiving external funds</td>
<td>6</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Average External Grant $ per Faculty</td>
<td>66,076</td>
<td>49,062</td>
<td>72,330</td>
</tr>
<tr>
<td>Total External Grant $</td>
<td>396,461</td>
<td>254,375</td>
<td>289,322</td>
</tr>
</tbody>
</table>

### Faculty Teaching Load

Total number of semester credit hours in organized teaching courses taught per academic year by core faculty divided by the number of core faculty.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>118</td>
<td>419</td>
<td>466</td>
<td></td>
</tr>
</tbody>
</table>

### Faculty Diversity

Core faculty by ethnicity (White, Black, Hispanic, Other) and gender.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>White</td>
<td>5</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Black</td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

### Student Diversity

Enrollment headcount by ethnicity (White, Black, Hispanic, Other) and gender in program.

<table>
<thead>
<tr>
<th></th>
<th>Fall 2010</th>
<th>Fall 2011</th>
<th>Fall 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>White</td>
<td>19</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Black</td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
### Date of Last External Review

Date of last external review: 5
5-year Texas Tech University Graduate Program Review

### External Program Accreditation

Name of body and date of last program accreditation review, if applicable:

Name of accrediting body: Certified Financial Planner Board of Standards
Date of last program accreditation review: November 2012

### Student Publications/Presentations

For the three most recent calendar years, the number of discipline-related refereed papers/publications, juried creative/performance accomplishments, book chapters, books, and external presentations per year by student FTE

<table>
<thead>
<tr>
<th></th>
<th>Calendar Year 2010</th>
<th>Calendar Year 2011</th>
<th>Calendar Year 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refereed Papers/Publications</td>
<td>0.5</td>
<td>0.7</td>
<td>3</td>
</tr>
<tr>
<td>Juried Creative/Performance Accomplishments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Book Chapters</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Books</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>External Presentations</td>
<td>1</td>
<td>1</td>
<td>1.5</td>
</tr>
</tbody>
</table>
APPENDIX D

Graduate Course Offerings

Continued on next page.
Personal Financial Planning (PFP)
3386. Wealth Management (3). Prerequisites: 2.8 GPA; PFP 3376 and ACCT 3307 with a grade of C or better. Theory and practice of wealth management, including modern portfolio design and implementation, evaluation and use of risk tolerance, tax management, behavioral finance, product evaluation and selection, and regulatory issues. S.

3398. Professional Development in Personal Financial Planning (3). Prerequisites or corequisites: PFP 3374, 3376, 3378, and 3497 with a grade of C or higher; 2.8 GPA. Prerequisite or corequisite: PFP 2330. Preparation for internship experience. Business models, back office and staffing. Includes 30 hours of volunteer service work with VITA to give students client experience before internship. S.

3399. Professional Residency in Personal Financial Planning (3). Prerequisites: C or higher in PFP 3180 and 3280 (or 3386 in lieu of both), 3374, 3376, 3378, and 3497; 2.8 GPA. Supervised residency experiences in established career-related positions in the financial planning field. SS.

3497. Risk Management and Insurance Planning (4). Prerequisites: 2.8 GPA, PFP 2315, ENGL 2311 with a grade of C or better. Explores the application of risk management and insurance planning for individuals in the personal financial planning environment.

4000 LEVEL COURSES

4000. Individual Study (VI-6). Prerequisites: 2.8 GPA and consent of instructor. Individual study or research under the guidance of a family financial planning faculty member to enhance the degree program. May be repeated for up to 6 hours credit. F., S.

4175. Special Topics in Personal Financial Planning (1). Prerequisites: PFP major or minor; 2.8 GPA. Study of special topics in personal financial planning. May be repeated for up to 6 hours when topics vary. This is a pass/fail course. F., S.

4325. Introduction to Charitable Giving (3). Prerequisite: PFP 3374 with a grade of C or better and a 2.8 GPA. Introduces students to the techniques and tax laws of charitable planning. F.

4367. Marketing, Sales, and Social Media in Personal Financial Planning (3). Prerequisites: PFP 2315, 3374, 3376, and 3280 or 3398. Provides a global introduction to the sales and marketing techniques available to advisors, including compliance guidelines, restrictions, and planning implementation products. Students will create marketing materials and a marketing plan using social media tools. F.

4370. Personal Financial Planning Capstone (3). Prerequisites: 2.8 GPA; PFP 3374, 3376, 3378, 3386, 3280 or 3398, 3399, 3497 with a grade of C or higher. Prerequisites or corequisites: PFP 2330 and 4380 with a grade of C or higher. Integrates the financial planning content areas into the development of comprehensive financial plans. Coursework includes case studies and work with clients. F., S.

4377. Practicum in Personal Financial Planning (3). Prerequisites: 2.8 GPA; consent of instructor. Supervised experience designed to prepare the student for a career in financial planning counseling. F., S.

4380. Professional Technology in Personal Financial Planning (3). Prerequisites: 2.8 GPA; ACCT 3307, PFP 3374, 3376, 3378, 3386, and 3497, all with a grade of C or higher. Advance coursework in professional software packages for financial planning and investment portfolio applications. F., S.

5000 LEVEL COURSES

5000. Individual Study in Personal Financial Planning (VI-8). Prerequisite: Consent of instructor. Individual study or research under the guidance of a personal financial planning faculty member to enhance the degree program. May be repeated for up to 8 hours credit. F., S.

5115. Seminar in Personal Financial Planning (1). Prerequisite: PFP major. An introductory course to the graduate PFP major. Topics will include advising, involvement in the program, academic integrity, professionalism, student motivation, and networking. F., S.

5175. Special Topics in Personal Financial Planning (1). Prerequisites: 3.0 GPA, PFP major, dual degree, or consent of instructor. Study of special topics in personal financial planning. May be repeated for up to 6 hours when topics vary. This is a pass/fail course. F., S.

5189. Professional Development in Personal Financial Planning (1). Prerequisite or corequisite: C or higher in PFP 5371. Topics on professional development in preparation for PFP 5399. Enrollment precedes PFP 5280 and 5300.

5210. Professional Field Experience (2). Prerequisite: 6 hours of PFP courses with a grade of C or higher; PFP major, dual degree, or consent of instructor. Supervised attendance and participation in professional conferences, tours of professional practices, and seminars focusing on professional issues. May be repeated for up to 4 hours credit. This is a pass/fail course. F., S.

http://www.depts.ttu.edu/officialpublications/courses/PFP.php

1/8/2015

Personal Financial Planning
5289. Professional Development in Personal Financial Planning (1). Prerequisite or corequisite: C or higher in PFP 5371 and 5189. Preparation for internship experience. Advanced topics in business models, back office staffing. Includes 30 hours of volunteer work with VITA to give students client experience before internships. Enrollment proceeds 5399.

5311. Independent Study in Personal Financial Planning (1). Prerequisite: Consent of instructor. Individual study or research under the guidance of a personal financial planning faculty member to enhance the degree program. May be repeated for credit.

5320. Legal and Regulatory Aspects of Personal Financial Planning (3). Prerequisite or corequisite: PFP 5371. PFP major, dual degree student, or consent of instructor. Application of law, ethics, and regulatory policies to personal financial planning. S.

5325. Introduction to Charitable Giving (3). Introduces students to the techniques of charitable planning as viewed from the perspective of donors, financial planners, and fundraising professionals. F.

5326. Advanced Charitable Planning (3). Review of sophisticated charitable planning techniques with a special emphasis on creative uses of private foundations, donor advised funds, charitable remainder trusts, and advanced charitable estate planning techniques. S.

5327. Charitable Giving: Research, Theory, and Marketing (3). Review of research findings and theoretical models of charitable giving from the academic literature. Focuses on determinants and motivations in charitable giving with an emphasis on applying these findings in a professional context for financial advisors and fundraising professionals. F.


5350. Individual Tax Planning Topics (3). Prerequisites: PFP 5371 and ACCT 5311 with a grade of C or higher. Studies legal research skills and the impact of federal and state tax regulations on personal financial planning decisions. S, SS.

5360. Economics of Retirement (3). Analysis of individuals’ retirement decisions from an economic perspective. Labor supply theory will be heavily utilized. Taxes, social security, and other government policies and programs will be discussed as they relate to individuals’ decision making.

5362. Fundamentals of Asset Management (3). Prerequisite: PFP major, dual degree, or consent of instructor. Investment management concepts in a personal financial planning context. Client goals, expectations, and risk tolerance; capital markets; investment alternatives; security valuation; risk assessment; and portfolio management concepts. F, SS.

5365. Financial Life Planning (3). Examines the topics of financial planning around the unique life transitions, goals and fiscal philosophy within individual client settings.

5367. Marketing, Sales, and Social Media in Personal Financial Planning (3). Prerequisite: PFP 5371. Provides a global introduction to sales and marketing techniques available to advisors, including compliance guidelines, restrictions, and planning implementation products. Students will create a marketing plan using real industry data.

5371. Fundamentals of Personal Financial Planning (3). Prerequisites or corequisites: PFP 5115 and 5322. PFP major, dual degree student, or consent of instructor. Focus on the financial planning process and the profession, including the study of cash management, time value of money, education funding, and other planning areas. F, S, SS.

5372. Wealth Management (3). Prerequisite: PFP 5362 or FIN 5325 and ACCT 5311 or LAW 6434 with a grade of C- or higher. Theory and practice of wealth management to include concepts of modern portfolio design and implementation, tax management, behavioral finance, product evaluation and selection, and regulatory issues. F, S.

5373. Personal Financial Planning Capstone (3). Prerequisites: PFP 5362 or FIN 5325, and PFP 5371, all with a grade of C or higher. Prerequisites or corequisites: PFP 5372, 5380, 5394, 5497, 5598 or LAW 6227; ACCT 5311 or LAW 6434, all with a grade of C or higher. Techniques and methods for utilizing financial planning practice standards in the development of comprehensive financial plans for clients. F, S.

5377. Client Communication and Counseling (3). Prerequisite: PFP majors only, dual degree students, or consent of instructor. Students will explore and apply theory, counseling fundamentals, and communication techniques for effective interactive client communication in financial planning and counseling. Addresses personal relationships with money, including emotions, beliefs, and behaviors. S, SS.

5378. Practice Management in Personal Financial Planning (3). Prerequisite: PFP 5371. Provides a global introduction to the process of creating, developing, and managing a successful financial planning practice. Students will create a business and marketing plan, using real industry data and techniques as a case study for profitable practices.

5380. Professional Technology in Personal Financial Planning (3). Prerequisite or corequisite: PFP 5372, 5394, 5497, 5596 or LAW 6227; ACCT 5311 or LAW 6434, all with a grade of C or better, PFP major, dual degree student, or consent of instructor. Advanced studies in professional software packages for financial planning and investment portfolio applications. F, S.

http://www.depts.ttu.edu/officialpublications/courses/PFP.php

1/8/2015

Personal Financial Planning
5385. Behavioral Finance from a Personal Financial Planning Perspective (3). Introduces concepts in behavioral finance that relate to an individual’s decision making within the area of personal financial planning. S.

5393. Professional Development in Personal Financial Planning (3). Prerequisite: Completion or concurrent enrollment in PFP 5371 with a grade of C or higher. Preparation for internship experience. Advanced topics in business models, back office and staffing. Includes 30 hours of volunteer work with VITA to give students client experience before internships. Enrollment precedes PFP 5399. S.

5390. Practicum in Personal Financial Planning (3). Prerequisites: GPA of 3.0 and consent of instructor. Supervised experience designed to prepare the student for a career in financial planning/counseling. May be repeated for up to 6 hours credit. F. S.

5394. Retirement Planning (3). Prerequisites: PFP 5371 and ACCT 5311 with a grade of C or higher; Prerequisite or corequisite: PFP 5362 with a grade of C or higher; PFP major only, dual degree student, or consent of instructor. Advanced studies in retirement planning covering retirement plans in the corporate setting, personal retirement planning, and retirement income strategies. F. S.

5398. Estate Planning (3). Prerequisites: PFP 5371 and ACCT 5311 with a grade of C or higher; PFP major, dual degree student, or consent of instructor. Application of estate planning methodologies and policies to personal financial planning. F. S.

5399. Professional Residency in Personal Financial Planning (3). Prerequisite: C or higher in PFP 5186 and 5289. Supervised residency experiences in established career-related positions in the financial planning field. SS.


6000 LEVEL COURSES

6000. Master’s Thesis (V1-6).

6101. Academic Leadership in Personal Financial Planning (1). Seminar focusing on leadership in the academic setting, including teaching, research, and service.

6301. Academic Leadership in Personal Financial Planning (3). Prerequisite: Ph.D. student in PFP program or consent of instructor. Addresses a wide selection of topics and issues related to teaching, research, and service/outreach.

6305. Introduction to Ph.D. Studies in Personal Financial Planning (3). Prerequisite: PFP major. Provides an introduction to doctoral study in personal financial planning. Includes an explanation of the unique program of study in PFP, culture, expectations, professional development, and the research process. F.

6330. Seminar in Research and Philanthropic Fund Development (3). Prerequisite: PFP 6377. Exploration of processes for preparing research ideas for presentation to individuals, groups, and/or organizations. Study of research proposal characteristics, how proposals are reviewed, strategies for success, and public versus private funding sources.

6340. Development and Pedagogy of Distance Education Courses (3). Prerequisite: Ph.D. student in PFP program or consent of instructor. Focuses on the development and pedagogy of courses specifically designed to enhance personal financial literacy and personal financial planning primarily within an online environment.

6374. Household Economic Theory (3). Prerequisites: Doctoral standing in the PFP division and ECO 5310. Personal financial planning doctoral students are required to have an understanding of the household from an economic perspective. Consumption, saving, and investment behavior are the topics of focus.

6377. Research Methods I (3). Prerequisites: PFP 6305 and 6374. Introduces doctoral students to the scientific research process. Various elements of the research process will be identified and analyzed and students will have an opportunity to work with data and statistical software to engage in the research process.

6378. Research Methods II (3). Prerequisite: PFP 6377. A continuation of Research Methods I. Students will be expected to formulate and conduct scientific research as well as prepare a manuscript to communicate the results of their research study.

6381. Research Seminar in Asset Management (3). Prerequisite: PFP 6374. Introduces the theory of investment, literature and theory describing the unique process of household investment decision-making, quantitative investment analysis and the instruments used to construct an efficient household portfolio.

6383. Seminar in Regulatory Policy (3). Review of theory and academic literature related to the regulation of professional financial advice and analysis of the current regulatory structure governing financial planning services.

6395. Financial Planning Program Development Seminar (3). Seminar focusing on the development and management of high-quality, university-level programs in personal financial planning.

http://www.depts.ttu.edu/officialpublications/courses/PFP.php 1/8/2015
6397. Research Seminar in Personal Financial Planning (3). Doctoral seminar on theories and empirical evidence in personal financial planning and its areas of specialization. May be repeated for credit for up to 6 hours when topics vary.

6399. Residency in Financial Planning Research and Education (3). Prerequisite: Consent of instructor. Supervised residency teaching and conducting research in personal financial planning at cooperating universities. May be repeated for credit up to 6 hours.

7000 LEVEL COURSE

7000. Research (VI-12).

8000 LEVEL COURSE

8000. Doctor's Dissertation (VI-12).
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Personal Financial Planning
APPENDIX E

Graduate Student Handbook

Our graduate student handbook can be viewed at: http://www.depts.ttu.edu/pfp/phd/
PFI Instructor Manual

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Personal Finance (PFI) Instructor Manual

This manual is designed to provide instructors of Personal Finance courses a convenient guide to rules and established procedures in the PFI Program. It is particularly useful for new instructors, but all instructors are encouraged to read and review the policies and become familiar with its contents.

The PFI Program has a website (www.PFI.itu.org) and it imperative to check the site frequently for updates and other pertinent information. Instructors should also direct students to the site for general information about the PFI Program and Blackboard.

PFI Administrator Expectations of Instructors

You have been selected for this position because the PFI administration believes you have the enthusiasm, responsiveness, and responsibility to best serve our PFI students and program. We expect that you will:

- Keep your commitment for the semester to perform ALL of your instructor duties.
- Be respectful and cordial with current & potential PFI students & the PFI team.
- Be responsive to students and PFI administrators (within 24 hours).
- Be enthusiastic and willing to contribute new ideas to the PFI program.
- Work 20 hours per week in the PFI Office (272 HS). (If your course does not require 20 hours/week we will expect you to contribute to the PFI program in other ways.)
- Be present and available during your office hours (indicate in Lync as well) – if you can’t make it for office hours, make arrangements to have them covered or rescheduled (no more than 2 times per semester, without advance notice to PFI administration).
- Work with PFI administrators if you need to miss a class/will be away from technology to make sure your class is covered (no more than 2 times per semester).
- If you are leaving town, you MUST make arrangements with the PFI administration to have your responsibilities covered before any travel arrangements are made. After those arrangements have been made, you need to complete a travel application (submit to Assistant Director) AND note presence on the PFI staff calendar through Outlook.
- Attend all PFI staff meetings.

PFI Staff Meetings

Throughout the semester we will have PFI staff meetings. ATTENDANCE IS MANDATORY at these meetings. A calendar request and reminders will be sent for each meeting.
Blackboard Training

The TLPCD offers Blackboard training for instructors. This course is designed to give the instructor a basic knowledge and understanding of the Blackboard platform. You should complete the basic training before using electronic academic management technology. The TLPCD also offers several faculty developmental courses that are beneficial to all instructors. You are encouraged to further your skills by attending these courses throughout the semester.

More information on the training sessions and the schedule is available here: [http://www.tlpd.ttu.edu/home/index.asp](http://www.tlpd.ttu.edu/home/index.asp)

In order to keep our records accurate, please inform the Assistant Director of any training you receive at the TLPCD.

PFI Program Website (for students)

The PFI Program website offers orientation videos for students in our program. These videos are designed to help students navigate the courses in the PFI Program as well as find course content, check grades, use the communication center, and locate other financial links and technical support.

The PFI Program website is: [http://www.pfi-ttu.org/](http://www.pfi-ttu.org/)

Principles of Good Practice

Texas Tech University requires online courses maintain the highest quality and meet a high standard. In order to meet this standard, every online course must meet the Principles of Good Practice (PGP). These Principles identify the expectations and requirements for each online course. At the beginning of every semester, each online course is required to certify they are compliant with the Principles. The purpose is to ensure quality and consistency regardless of delivery method.

How to Certify Your Course

As a PFI Instructor, it is your job to verify your course meets the standards. You will do this by reading the Principles of Good Practice and ensure you and your course follows these principles.

The following steps should be completed:

1. Review the Principles of Good Practice summary and determine if your electronically delivered course meets these standards.
2. Email PFI Director (Dr. Huston) to certify that your course meets the standards.
3. PFI Director will complete the certification process. PFI Director will submit the required documents to the appropriate university officials. Although you will receive a reminder email
regarding the PGP verification, under no circumstances should you submit the documents yourself or contact the compliance personnel unless you are instructed to do so.

If you have any questions or concerns, you should contact PFI Director about this issue.

**Digital Measures**

The University is required to make certain course information to the public. The information includes a course syllabus (in PDF form) and a curriculum vita for the instructor of record. As an instructor, it is your responsibility to update the information in Digital Measures.

You can login at the site below where guidance for entering basic information and uploading the syllabus is provided. An asterisk denotes the information that is required. The information includes personal information, academic and professional positions, and education. You can access Digital Measures at the following link [http://www.depts.ttu.edu/opa/dmr.php](http://www.depts.ttu.edu/opa/dmr.php) (access is also found on Raiderlink at [http://raiderlink.ttu.edu](http://raiderlink.ttu.edu)).

**Reviewing Course Rosters**

The University will send out an email on, or around, the official 15th class day in order to have instructors review course rosters. They will ask for all instructors to review the class roster and report if any student, still registered through the Banner (Raiderlink) system, has not attended class. To verify student attendance in an online course, look at the gradebook in the “Last Access” column. If there is not a date listed there, they have not logged into Blackboard or “attended” the class. If they are still registered for the course in banner, please respond to the email with those students’ names. Do not forget to copy the PFI Assistant Director (Dawn Abbott) on this email.

**Communication and Responsiveness with Students**

**COMMUNICATION & RESPONSIVENESS WITH STUDENTS IS ESSENTIAL AS PFI INSTRUCTOR.** It is important to be available to the students and provide access to you through different avenues such as Lync (online office hours) and Blackboard email. It is also important to communicate to the students through the welcome message, weekly video updates, be active in discussions (especially the online classroom), and provide class announcements.

**Under no circumstance do we advise instructors to give out their personal cell phone numbers to students.** All communications with students should be conducted in a matter that is available for future review. Please be mindful of the need to review what you said to the students at a later date. Keeping communications within the Blackboard and Lync system will help you in the case of a review. **When an incident with a student is complete, please save all email/Lync communication in one document and file an “End of Incident” report in the “Student Incidents” folder within the file manager in Blackboard.**
Office Hours & Microsoft Lync

**PFI INSTRUCTORS ARE REQUIRED TO OFFER AT LEAST 3-5 POSTED OFFICE HOURS PER WEEK.**
The PFI program uses Microsoft Lync to hold office hours for the online students. To set up office hours for your course, you must schedule an online meeting. To schedule an online meeting, open Outlook (must be the full program – not the web version) and select New Items. Fill out the appropriate fields (subject, location, and start and end time). You do not need to fill in recipients. Save the online meeting. Once your meeting is saved, copy and paste the information (link, phone number, and other information) into your Blackboard course. The students will be able to join the meeting using Lync.

To build community with the students, it is helpful to have a picture of yourself connected with your Lync profile. To add a picture, open Lync and click on the blank face area. An options window will open and you can add your picture following the directions in the window. All PFI instructors should indicate in the Lync message bar (default setting is “What’s happening today?”) that they are currently available for office hours. After your office hours are over, you can delete this message until your next office hours session.

Welcome Message and Weekly Updates

As an online instructor, it is important to provide students with a welcome video and weekly video updates. These weekly video updates will be in addition to class announcements and active monitoring with participation in the online classroom. There is a recording space available to PFI instructors (see Assistant Director for details). The easiest way to record the video is through YouTube and uploading it directly to your Blackboard course. The welcome video should be a couple of minutes long and should include a brief introduction of you, information on the course, and a brief introduction of Unit 0. The weekly update videos should be tailored to your course and can include specific things the students are currently working on, suggestions for improvement, and general feedback on tasks.

Check email

Each course in the PFI program has a Communication Center which houses the Online Classroom and Blackboard Email. To check your Blackboard email, you should go to the Communication Center and select Blackboard Email. As the syllabus states, you should respond to students within 24 hours of receiving their email (Monday-Friday). It is helpful to set a regular time each day that you will check Bb email and inform your students of this routine.

Welcome Emails

Two weeks before classes begin, you will send out a welcome email to the students enrolled in the course. This email will explain how to access the course on the first day of class as well as inform students of the required course materials (textbooks, calculator, etc.). You should send this email at 2 weeks, 1 week, and 2 days before classes begins.
PFI Instructor Manual

You can find a list of the students in the class in your Raiderlink account. Log into http://raiderlink.ttu.edu/ and click on the “Faculty” tab. In the faculty dashboard click on the name of your course, select “classlist” then select “display email list” at the bottom of the page. For privacy reasons, it is necessary to put the student’s email addresses in the BCC area of the email because students have the right to absolute privacy regarding their personal and educational information (federal law, FERPA).

Course Content & Changes to Master Template

All PFI course content and student tasks are designed to be aligned with student learning objectives, or expected learning outcomes (ELOs). Although the course is designed to be complete (the Master Template), you may find it beneficial to make some edits or supplements to the material or tasks. It is important to consults with PFI administration regarding the additions you would like to propose and keep a record of the edits and changes you make to ensure these alterations will persist in future semesters (all courses are generated from the Master Template each semester). Each Blackboard course has a blog called “Changes to Master Template” section (hidden from the students) to record the changes to the content, tasks, and other areas. These changes will be discussed at the end of semester meeting with PFI administrators for instructor/course evaluation.

Unit 0

UNIT 0 WILL REQUIRE CHANGES FOR YOUR COURSE EACH SEMESTER. Please read over the entire unit and prepare appropriately before the semester starts.

Each course contains an introduction unit that is designed to help the students acclimate to Blackboard and learn the specifics of HOW to take a PFI course. It is necessary to tailor this unit for your specific course. All learning opportunities using discussions, journals, and assignment items have their course rubrics attached to them, although none of the tasks in Unit 0 count for credit toward the final grade. YOU MUST GRADE EACH ITEM WITH THE RUBRIC TO GIVE STUDENTS AN OPPORTUNITY TO SEE HOW THEY WILL BE GRADED FOR CREDIT IN THE COURSE.

The items that need to be changed for UNIT 0 in the course include:

- **What to Learn:** no adjustments should be required.
- **Important Dates:** can be cut and pasted from your updated course schedule. The course schedule is included in the syllabus, but should also be saved as a separate document in the link available on the home page.
- **What to Read:** Updated syllabus, also link to syllabus on home page (syllabus document available in file manager)
- **What to Watch:** Instructor welcome video with scripts or closed captioning

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Personal Financial Planning
• **What to Discuss/Journal & Assignments:** Check these to make sure they are operational. **NOTE:** some courses do not have all of these elements Syllabus quiz (Unit 0, Unit Quizzes/Tests)

• **Unit Test/Quizzes:** Syllabus Understanding Quiz needs to be adjusted to match the updated syllabus. Course Contract Quiz should not require any adjustments.

• **Learning Summary:** no adjustments should be required.

Unit 1 will not open to the students until they receive a perfect score on their “Course Contract Quiz” in Unit 0. Please make sure to introduce the students of this in your introduction welcome message. If the students have not completed the Course Contract Quiz by the third day of class, please email them (through their TTU email) and remind them about this important quiz. Any student that has not completed the Course Contract Quiz by the first day of the availability period in Unit 1, remove the “Adaptive Release” setting from Unit 1 so they can access the information. Continue to email them through the TTU system and Blackboard in order to get the Course Contract Quiz completed.

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### Course Schedule

As an instructor, it is necessary to develop a course schedule identifying the availability period dates for each unit. Refer to the TTU academic calendar for the semester to act as a guide. There is a template in the course schedule and you should identify all the assessment and evaluation activities and their corresponding availability periods. **WHEN YOU HAVE DETERMINED ALL OF THE AVAILABILITY PERIOD DATES, MAKE SURE YOU REFLECT THESE IN BLACKBOARD.**

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### Course Copy

As an instructor, it is necessary to make all adjustments into the first section of your course and copy into the other sections. This process will allow instructors to set the course up one time instead of three or four times. Please set all availability periods, welcome messages, Unit 0 changes and anything needed for your course before you do a course copy. Here are the steps to course copy:

1. Check the listing of “Live Course Sections” you will be teaching and determine which course sections you will need to copy into (see email below).
2. Go into the course sections you want to copy into and delete everything on the left hand side menu (course homepage, notifications page, my grades, Blackboard help, etc.).
3. Open the course section you want to copy (this section is the one you have added all the availability dates into... aka it is perfect and ready to go!) and open the “Packages and Utilities” menu on the left hand side.
4. Click on the “Course Copy” option from the Packages and Utilities menu.
5. Keep option 1 – Select Copy Type as “Copy Course Materials”.
6. Under option 2 – Destination Course ID please select the section you would like to copy into... (D02, D03 etc).
7. Under the “Select Course Materials” section click “Select All” and then scroll down until you see “Settings”. Select “Availability” under the setting option.
8. Click Submit at the bottom of the page.

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### Grading
The means of grading as well as how the grade is determined is on the syllabus. Please make sure you keep your gradebook current and make sure each time you enter new grades that you save a backup copy offline (see Backing Up Your Gradebook Section below for how to do this). You are required to have enough graded and returned assignments to provide a good picture of student progress before the drop date so students can make an informed decision whether to stay in the class or drop. Each graded item must be graded within 7 days of the end of the availability period.

<table>
<thead>
<tr>
<th>Posting and Submitting Grades</th>
</tr>
</thead>
<tbody>
<tr>
<td>You cannot post grades by name, social security number, R number, or any other identifiable method. Use Blackboard to post grades. It is also not advisable under FERPA regulations to give out grades over the telephone and by email (you cannot be sure who is on the telephone and email is not secure). If a student emails you about a grade, refer them to the Blackboard gradebook. If further clarification is needed, meet with the student in person or online through Video enabled Lync.</td>
</tr>
</tbody>
</table>

Mid-term grades (required for freshman and athletes) are posted using Raiderlink. Mid-term grading is usually open for 2 days.

At the first PFI staff meeting of the semester, you will receive information regarding the time-frame for submitting final grades. You will need to upload a copy of your grades into the PFI 101 information course and Raiderlink. Final grading is usually open for 1 week. The university will give two deadlines for final grades—one for graduating students and one for all other students. In the PFI program, all grades will be due BEFORE graduating students grades will be due. The most common missing grade issue is forgetting to submit for all classes. If you miss the deadline, grades will have to be submitted manually, meaning a lot more work for you. The following link provides step by step instructions on final grading [http://www.depts.ttu.edu/afism/documentsv3/Final%20Grading%20Instructions.pdf].

<table>
<thead>
<tr>
<th>Incomplete &amp; Failing grade policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before making a decisions regarding giving a student an incomplete grade, you must consult the director and/or assistant director of the PFI program. You may consider giving an incomplete to students who are passing the course, but due to reasons beyond their control (often illness or family death) cannot complete the course by the end of the semester. There is a very specific process for assigning an incomplete (i.e., you cannot enter it into the grading system). An incomplete grade for an undergraduate will be changed to an F at the end of one calendar year if the conditions for completing the course are not met. This does not apply to graduate students. Please see the link for guidance [<a href="http://www.depts.ttu.edu/-registrar/regdept/CollegeContacts/IncompleteGradePolicy.pdf">www.depts.ttu.edu/-registrar/regdept/CollegeContacts/IncompleteGradePolicy.pdf</a>].</td>
</tr>
</tbody>
</table>

If you issue an incomplete, it is necessary to complete the paperwork with the Assistant Director of the PFI program.
PFI Instructor Manual

When assigning a failing grade (F) to a student:

- You must enter a date of last academic activity in the following format: MM/DD/YYYY.
- If you are assigning an “P” grade to a student who has never attended or accessed your course, use the first day of class as the date of last academic activity.

| Backing Up Your Grade Book |

Although Blackboard is reliable, it is important to maintain/save a backup copy of your grade book throughout the semester. **We recommend backing up your grade book every time you enter new grades or at least every two weeks.** To do this log into Blackboard, select your course, select Grade Center (full grade center), select Work Offline, and download. Blackboard will generate an excel spreadsheet to download to your computer.

| Travel |

If a PFI staff member is leaving town, they MUST find coverage for their PFI responsibilities before making travel arrangements. After all arrangements have been made in order to cover their responsibilities, the person MUST complete a travel application (submit to Assistant Director) found on the PFP webpage (www.pfp.ttu.edu) under the “Perspective Students” tab and “Master’s Program” fly out. It is at the bottom of the page. The travel application is labeled “Travel Application Form” and can be found at this URL: http://www.depts.ttu.edu/pfp/phd/forms/Travel_App_Form.pdf. After the travel application is submitted, please denote absence on the PFI staff calendar through Outlook.

| Unit 0 |

**UNIT 0 WILL REQUIRE CHANGES FOR YOUR COURSE EACH SEMESTER.** Please read over the entire unit and prepare appropriately before the semester starts.

Each course contains an introduction unit that is designed to help the students acclimate to Blackboard and learn the specifics of HOW to take a PFI course. It is necessary to tailor this unit for your specific course. All learning opportunities using discussions, journals, and assignment items have their course rubrics attached to them, although none of the tasks in Unit 0 count for credit toward the final grade. **YOU MUST GRADE EACH ITEM WITH THE RUBRIC TO GIVE STUDENTS AN OPPORTUNITY TO SEE HOW THEY WILL BE GRADED FOR CREDIT IN THE COURSE.**
### Semester Timeline

You should report for duty according to the faculty schedule (see the TTU Academic Calendar for the schedule http://www.depts ttu edu/officialpublications/calendar/).

<table>
<thead>
<tr>
<th>Pre-Semester (BEFORE classes begin)</th>
<th>During Semester</th>
<th>Post Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Download/setup necessary software (Outlook, Lync, Adobe Reader)</td>
<td>Provide announcements</td>
<td>Course wrap-up and review (announcement, recorded message, email, etc.)</td>
</tr>
<tr>
<td>Read instructor manual</td>
<td>Monitor/Participate &amp; Encourage discussion in Online Classroom</td>
<td>Complete “End of Semester Evaluation” and submit to the Assistant Director</td>
</tr>
<tr>
<td>Read course manual</td>
<td>Check email/online classroom daily</td>
<td>Submit final grades through Raiderlink and submit a copy to the Assistant Director. Note: Grades of F must be dated.</td>
</tr>
<tr>
<td>Obtain the necessary materials to teach your course (text, calculator, etc.)</td>
<td>Course Roster Review (15th day of class)</td>
<td>Email Assistant Director if there are any incomplete grades (know the policy and avoid if possible)</td>
</tr>
<tr>
<td>Update Course Schedule and Syllabus (availability periods/instructor information) – send copy to PFI Assistant Director</td>
<td>Letters of Accommodation (LOAs) – document and keep a copy with the Assistant Director</td>
<td>Submit textbooks and other course materials to the Assistant Director</td>
</tr>
<tr>
<td>Review the assigned reading material, course lectures, learning opportunities &amp; evaluations – make sure all links work &amp; check browser issues. Make sure ALL dates are current.</td>
<td>LOAs – Accommodations for testing and indicate in the testing instructions that the test has more time (if applicable)</td>
<td>Attend end of semester debriefing meeting with PFI administrators. Come prepared with feedback regarding any possible changes to the course template (content, assignments, etc.)</td>
</tr>
<tr>
<td>Update Unit 0</td>
<td>Continually check all availability period dates in course &amp; item availability</td>
<td>Make the course unavailable to students 1 week after you turn in your final grades.</td>
</tr>
<tr>
<td>Create instructor welcome message (welcome video)</td>
<td>Monitor selective release settings – USE EDIT only (if you need further modification, work with Assistant Director)</td>
<td>Meet with PFI administrators to discuss instructor evaluation as well as recommended changes to the course.</td>
</tr>
<tr>
<td>Digital Measures: Upload current syllabus and required instructor information</td>
<td>Watch for students asking for a lot of test resets (use auto submit rather than forced completion)</td>
<td>Make sure all student incidents are documented in File Manager.</td>
</tr>
<tr>
<td>Send introductory email to your students 2 weeks/1 week/2 days before classes begin (use BCC for all mass student correspondence outside of Blackboard)</td>
<td>Make note of any changes that need to be made in the Master Template Changes blog (in course menu)</td>
<td></td>
</tr>
<tr>
<td>Principles of Good Practice Verification – let the Director know your course meets the criteria</td>
<td>Backup grade book frequently (at least every 2 weeks)</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX F

Graduate Faculty 6-Year Resumes
(obtained from digital measures)
Dr. Ozzy Akay
Texas Tech University
(806) 742-5050
ozzy.akay@ttu.edu

Education and Post Graduate Training

Ph D, Texas Tech University, 2008.
  Major: Finance
  Supporting Areas of Emphasis: Business Statistics
  Dissertation Title: Two Essays in Individual Investor Behavior

MS, Texas Tech University, 2004.
  Major: Interdisciplinary Studies

MS, Texas Tech University, 2003.
  Major: Finance

BS, Middle East Technical University, 1999.
  Major: Business Administration

Academic and Professional Experience

Assistant Professor, Texas Tech University. (September 1, 2008 - Present).

TEACHING

Courses Taught

Texas Tech University
  3376, Asset Management I, 2 courses.
  5362, Asset Management II, 3 courses.
  6101, Course Information Research Seminar in Personal Financial Planning, 1 course.
  7000, Research, 1 course.
  PFP 3376, Asset Management I, 3 courses.
  PFP 4000, Individual Study, 4 courses.
  PFP 4376, Asset Management II, 1 course.
  PFP 5000, Individual Study in Personal Financial Planning, 1 course.
  PFP 5311, Independent Study in Personal Financial Planning, 7 courses.
  PFP 5362, Asset Management I, 3 courses.
  PFP 6101, Academic Leadership in Personal Financial Planning, 2 courses.
  PFP 6391, Research Seminar in Asset Management, 1 course.
  PFP 7000, Research, 7 courses.
  PFP 8000, Doctor's Dissertation, 11 courses.

Directed Student Learning

Philip Gibson, Dissertation Committee Chair, “Three Essays in Mutual Funds,” Applied & Professional Studies. (January 2, 2011 - Present)

RESEARCH
Published Intellectual Contributions

Journal Article, Academic Journal

Winters, D., Akay, O., Cyree, K. B., Griffiths, M. D. "PIN: Asymmetric Information or Liquidity?".


Presentations Given


Contracts, Grants and Sponsored Research

Grant

Akay, O. (Principal), "IPA: Research on Risks to Financial Stability Arising from and Transmitted through Hedge Funds, Mutual Funds and Money Market Funds," Sponsored by U.S. Dept of Treasury, $1,383,000. (June 1, 2012 - May 31, 2013).

Intellectual Contributions in Submission

Journal Article, Academic Journal


Research in Progress

"Hedge Fund Strategy Allocation Decisions and Performance" (On-Going)
"Money Market Mutual Funds: Really?" (Writing Results)
A detailed analysis of money market mutual fund holdings to determine the risk
characteristics of their portfolios.

"Understanding Hedge Fund Contagion: A Markov-switching Dynamic Factor Approach" (Writing
Results)
The article introduces a novel approach to measure the contagion in hedge fund returns. We
relax the assumptions of the conventional Markov regime-switching methodology and apply
a dynamic specification allowing non-simultaneous shifts in mean and variance components
in producing the latent factor that is related to contagion. The new approach is superior to
existing models in capturing both subtle and significant crisis periods. While the behavior of
the latent factor is tied to the TED spread, its regime-switching behavior can be explained by
margin requirements on S&P 500 futures contracts, a proxy for funding liquidity risk in
financial markets.

Research Interests
true, Investments, Financial Markets, Personal Finance, Behavioral Finance

SERVICE

College Service
Technology Users’ Committee.

Department Service
Committee Member, Doctoral Comprehensive Exam Committee.
Committee Member, Merit Committee.
Committee Chair, Scholarship Committee.

GENERAL

Professional Memberships
American Finance Association.
Financial Management Association.
Robert E. Barnhill  
Texas Tech University  
(806) 794-1282  
robert.barnhill@ttu.edu

Education and Post Graduate Training

JD, Texas Tech University, 1980.  
Major: Law  
Supporting Areas of Emphasis: Business

MBA, Texas Tech University, 1980.  
Major: Business  
Supporting Areas of Emphasis: Accounting

BBA, Texas Tech University, 1976.  
Major: Accounting

Academic and Professional Experience

Vice Chair, American Bar Association. (October 1, 2009 - September 30, 2010).  
Vice Chair - Fiduciary and Individual Income Tax subcommittee for the Real Estate, Trust and Estate Law Section.

TEACHING

Courses Taught

Texas Tech University

3350, Individual Tax Planning Topics, 1 course.  
5350, Individual Tax Planning Topics, 1 course.  
PPP 3350, Individual Tax Planning Topics, 5 courses.  
PPP 5350, Individual Tax Planning Topics, 5 courses.

Non-Credit Instruction

Continuing Education, Louisiana Society of CPAs, 16 participants. (December 30, 2009).

Continuing Education, Louisiana Society of CPAs, 14 participants. (December 29, 2009).

Continuing Education, Wisconsin Society of CPAs, 35 participants. (December 21, 2009 - December 22, 2009).

Continuing Education, Minnesota Society of CPAs, 34 participants. (December 18, 2009).

Continuing Education, Minnesota Society of CPAs, 14 participants. (December 17, 2009).

Continuing Education, Texas Education Extension Service, 59 participants. (December 16, 2009).

Continuing Education, Georgia Society of CPAs, 34 participants. (December 15, 2009).
Continuing Education, Georgia Society of CPA, 18 participants. (December 14, 2009).
Continuing Education, Louisiana Society of CPAs, 19 participants. (December 9, 2009).
Continuing Education, Louisiana Society of CPAs, 16 participants. (December 8, 2009).
Continuing Education, Louisiana Society of CPAs, 16 participants. (December 7, 2009).
Continuing Education, Washington Society of CPAs, 29 participants. (December 2, 2009).
Continuing Education, Oregon Society of CPAs, 23 participants. (December 1, 2009).
Continuing Education, Oregon Society of CPA, 23 participants. (November 30, 2009).
Continuing Education, Texas Education Extension Service, 45 participants. (November 24, 2009).
Continuing Education, Wyoming Society of CPAs, 38 participants. (November 20, 2009).
Continuing Education, Oklahoma Society of CPAs, 24 participants. (November 18, 2009).
Continuing Education, Oklahoma Society of CPAs, 25 participants. (November 17, 2009).
Continuing Education, Oklahoma Society of CPAs, 23 participants. (November 16, 2009).
Continuing Education, New Mexico Society of CPA, 28 participants. (November 12, 2009).
Continuing Education, New Mexico Society of CPAs, 27 participants. (November 11, 2009).
Continuing Education, Arizona Society of CPAs, 26 participants. (November 10, 2009).
Continuing Education, Arizona Society of CPAs, 28 participants. (November 9, 2009).
Continuing Education, Nevada Society of CPAs, 15 participants. (November 6, 2009).
Continuing Education, Nevada Society of CPAs, 24 participants. (November 5, 2009).
Continuing Education, Nevada Society of CPAs, 29 participants. (November 4, 2009).
Continuing Education, Nevada Society of CPAs, 24 participants. (November 3, 2009).
Continuing Education, North Carolina Society of CPAs, 35 participants. (October 30, 2009).
Continuing Education, North Carolina Society of CPAs, 19 participants. (October 29, 2009).
Continuing Education, North Carolina Society of CPAs, 24 participants. (October 28, 2009).
Continuing Education, South Dakota Society of CPAs, 83 participants. (October 26, 2009).
Continuing Education, North Dakota Society of CPAs, 26 participants. (October 22, 2009).
Continuing Education, North Dakota Society of CPAs, 18 participants. (October 21, 2009).
Continuing Education, UMASS, 54 participants. (October 20, 2009).
Continuing Education, UMASS, 45 participants. (October 19, 2009).
Continuing Education, Oklahoma Society of CPA, 17 participants. (October 16, 2009).
Continuing Education, Oklahoma Society of CPA, 15 participants. (October 15, 2009).
Continuing Education, Lorman Education Services, 25 participants. (October 10, 2009).
Continuing Education, Indiana Society of CPAs, 27 participants. (October 2, 2009).
Continuing Education, Indiana Society of CPAs, 29 participants. (October 1, 2009).
Continuing Education, Kentucky Society of CPAs, 27 participants. (September 30, 2009).
Continuing Education, Kentucky Society of CPAs, 39 participants. (September 29, 2009).
Continuing Education, Kentucky Society of CPA, 26 participants. (September 28, 2009).
Continuing Education, Utah Society of CPAs, 14 participants. (September 24, 2009).
Continuing Education, Utah Society of CPAs, 17 participants. (September 23, 2009).
Continuing Education, Alabama Society of CPAs, 24 participants. (September 22, 2009).
Continuing Education, Austin Chapter - TSCPA, 35 participants. (September 21, 2009).
Continuing Education, North Carolina Society of CPAs, 37 participants. (September 18, 2009).
Continuing Education, Louisiana Society of CPAs, 25 participants. (August 28, 2009).
Continuing Education, Austin Chapter - TSCPA, 29 participants. (August 24, 2009).
Continuing Education, Minnesota Society of CPAs, 21 participants. (August 6, 2009).
Continuing Education, Minnesota Society of CPAs, 16 participants. (August 5, 2009).
Continuing Education, Texas Society of CPAs, 23 participants. (July 31, 2009).
Continuing Education, Texas Society of CPAs, 27 participants. (July 30, 2009).
Continuing Education, Texas Society of CPAs, 37 participants. (July 29, 2009).
Continuing Education, Missouri Society of CPAs, 13 participants. (July 28, 2009).
Continuing Education, Missouri Society of CPAs, 19 participants. (July 27, 2009).
Continuing Education, Missouri Society of CPAs, 16 participants. (July 24, 2009).
Continuing Education, Missouri Society of CPAs, 16 participants. (July 23, 2009).
Continuing Education, Texas Society of CPAs, 25 participants. (July 10, 2009).
Continuing Education, Texas Society of CPAs, 29 participants. (July 9, 2009).
Continuing Education, Texas Society of CPAs, 19 participants. (July 8, 2009).
Continuing Education, Montana Society of CPAs, 14 participants. (June 30, 2009).
Continuing Education, Montana Society of CPAs, 15 participants. (June 29, 2009).
Continuing Education, Arizona Society of CPAs, 14 participants. (June 23, 2009).
Continuing Education, Arizona Society of CPA, 36 participants. (June 22, 2009).
Continuing Education, Connecticut Society of CPAs, 21 participants. (June 19, 2009).
Continuing Education, Connecticut Society of CPAs, 15 participants. (June 18, 2009).
Continuing Education, Connecticut Society of CPAs, 12 participants. (June 17, 2009).
Continuing Education, Georgia Society of CPAs, 12 participants. (June 16, 2009).
Continuing Education, Georgia Society of CPAs, 12 participants. (June 15, 2009).
Continuing Education, Kansas Society of CPAs, 6 participants. (June 11, 2009).
Continuing Education, Kansas Society of CPAs, 17 participants. (June 10, 2009).
Guest Lecture, Houston Chapter - TSCPA, 92 participants. (January 5, 2009).

**RESEARCH**

**Published Intellectual Contributions**

**Book, Chapter in Scholarly Book-Revised**


**Book, Scholarly-Revised**


**Research Interests**

true, Estate, retirement and individual income planning and taxation.

**SERVICE**

**Professional Service**

Committee Chair, America Bar Association, Chicago, Illinois. (September 1, 2009 - August 31, 2010).

**Public Service**

Board Member, Lubbock Community Theatre, Lubbock, Texas. (September 1, 2005 - Present).

**GENERAL**

**Licensures and Certifications**

Personal Financial Specialist, AICPA. (November 15, 1992 - Present).


Attorney at Law, State Bar of Texas. (November 22, 1980 - Present).

**Consulting**

For Profit Organization, Robert Barnhill, Attorney, CFP/PFS, CFP, Lubbock, Texas. (July 25, 1985 - Present).

**Professional Memberships**

American Institute of Certified Public Accountants. (September 1, 1992 - Present).

National Speakers Association. (September 1, 1989 - Present).

Chapter President - Twice, Financial Planning Association. (September 1, 1985 - Present).

Past President, West Texas Chapter - Financial Planning Association. (September 1, 1985 - Present).

Lubbock County Bar Association. (October 1, 1984 - Present).
South Plains Chapter - Texas Society of CPAs. (September 1, 1984 - Present).
Texas Society of Certified Public Accountants. (May 1, 1982 - Present).
Vice Chair, American Bar Association. (January 1, 1981 - Present).
State Bar of Texas. (November 21, 1980 - Present).
Phi Kappa Phi. (January 1, 1977 - Present).
Beta Gamma Sigma. (December 1, 1976 - Present).
Mr. Chris M. Browning  
Texas Tech University  
(806) 742-5050  
christopher.m.browning@ttu.edu

Education and Post Graduate Training

Ph D, Texas Tech University, 2013.  
Major: Personal Financial Planning  
Dissertation Title: Managing Retirement Resources: Evidence from the HRS

Major: Accounting

Major: Accounting

Academic and Professional Experience

Assistant Professor, Texas Tech University. (September 1, 2013 - Present).  
Research, teaching, and service  
Currently teaching Fundamentals of Asset Management

Assistant Professor, Department Chair, East Central University. (August 15, 2011 - August 1, 2013).  
Teaching and Administrative Duties required by the Chair position  
Courses Taught:  
Intermediate Accounting  
Financial Accounting Theory  
Retirement Planning

Graduate Part-time Instructor, Texas Tech University. (June 1, 2008 - August 1, 2011).  
Graduate Part-time Instructor  
Introduction to Personal Finance

Leadership Awards and Honors

iOMe Retirement Challenge Winner, iOMe. (December 15, 2010).

TEACHING

Courses Taught

Texas Tech University

PPF 3196, Professional Development in Personal Financial Planning I, 1 course.  
PPF 3210, Professional Field Experience: FPA Volunteer, 1 course.  
PPF 3301, Introduction to Personal Finance, 6 courses.  
PPF 3376, Fundamentals of Asset Management, 1 course.  
PPF 3399, Professional Residency in Personal Financial Planning, 1 course.  
PPF 4000, Individual Study, 1 course.
PFP 4175, Special Topics in Personal Financial Planning: Planning for Non-Traditional Couples, 3 courses.
PFP 5000, Individual Study in Personal Financial Planning, 3 courses.
PFP 5175, Special Topics in Personal Financial Planning: Planning for Non-Traditional Couples, 3 courses.
PFP 5189, Professional Dev in FFP I, 1 course.
PFP 5210, Professional Field Experience: FPA Volunteer, 1 course.
PFP 5311, Independent Study in Personal Financial Planning, 1 course.
PFP 5322, Fundamentals of Asset Management, 1 course.
PFP 5390, Professional Residency in Personal Financial Planning, 1 course.
PFP 6381, Research Seminar in Asset Management, 1 course.
PFP 7000, Research, 1 course.
PFP 8000, Doctor's Dissertation, 1 course.

RESEARCH

Published Intellectual Contributions

Conference Proceeding


Journal Article, Academic Journal


Presentations Given


Media Contributions

Internet

CardHub. (November 18, 2013).

SmartMoney. (August 13, 2010).
Contracts, Grants and Sponsored Research

Browning, C. (Principal), “New Faculty Start-Up Funding,” Texas Tech University, $17,853.00. (September 1, 2013 - Present).

Intellectual Contributions in Submission

Journal Article, Academic Journal


Research Interests

type, Annuitization, Retirement Planning, Retirement Policy, Financial Sophistication

SERVICE

College Service

Committee Member, College Scholarship Committee. (September 1, 2013 - Present).

Department Service

Committee Member, Graduate Appreciation Committee. (September 1, 2013 - Present).
Committee Chair, FFP Scholarship Committee. (September 1, 2013 - Present).
Committee Member, Undergraduate Recruiting Committee. (September 1, 2013 - Present).

Service/Performance Partnerships

PPF Career Development, Relationship Development. I work with financial planning professionals to develop relationships and provide information to connect them with PPF students for full time and internship employment opportunities. This benefits the PFP department and University by creating strong ties between the educational and professional communities and benefits the students by providing high quality job opportunities. These relationships provide increased access to intellectual and financial capital that help us maintain our place among the top financial planning programs in the nation., All. (September 2013 - Present).

TTU Financial Planning Research and Development Symposium, Engaged Research and Creative Activity, Program Delivery, Program Development, Relationship Development. The TTU Financial Planning Research and Development Symposium will be offered as part of Opportunity Days. The purpose of the Symposium is to bring PFP PhD alumni, students, and faculty together to create synergies in the areas of research, instruction, and program development. The goal of the symposium is to increase the large-scale contributions made by the stakeholders of the TTU PFP PhD program in these areas., All. (October 2013 - Present).

GENERAL
Professional Memberships

Academy of Financial Services. (October 1, 2013 - Present).

Development Activities Attended


Dr. Dorothy B. Durband  
Texas Tech University  
(806) 742-3050  
dottie.durband@ttu.edu

Education and Post Graduate Training

Ph D, Virginia Polytechnic Institute and State University, 2000.  
   Major: Resource Management  
   Supporting Areas of Emphasis: Family Financial Management  
   Dissertation Title: Work and Personal Financial Outcomes of Credit Counseling Clients

MS, Texas Woman's University, 1996.  
   Major: Family Studies  
   Supporting Areas of Emphasis: Consumer Sciences  
   Dissertation Title: Consumers' Use of Credit Cards for Emergency Expenses

BS, Louisiana State University, 1980.  
   Major: Family Life and Environment  
   Supporting Areas of Emphasis: Human Services

Academic and Professional Experience

Faculty Director, Red to Black. (October 2013 - Present).

Professor, Department of Personal Financial Planning, Texas Tech University. (September 1, 2012 - Present).

Chair, Department of Community, Family and Addiction Services, Texas Tech University. (September 1, 2011 - Present).

Director, Red to Black, Texas Tech University. (September 2000 - September 2013).

Associate Professor, Personal Financial Planning, Texas Tech University. (September 2006 - August 2012).

Leadership Awards and Honors


Chancellor's Distinguished Teach Award College of Human Sciences nominee. (April 2010).

Outstanding Financial Counseling Center Award - Red to Black, Association for Financial Counseling and Planning Education. (November 2009).

TEACHING

Courses Taught

Texas Tech University  
3330, Personal Financial Counseling II, 2 courses.
4377, Pro Bono Practicum in Personal Financial Planning, 1 course.
5377, Financial Counseling, 1 course.
5390, Professional Field Experience, 4 courses.
MFT 8000, Master's Thesis, 1 course.
PP 3210, Professional Field Experience: Financial Therapy Association, 1 course.
PP 3330, Communication and Counseling Skills for Financial Planners, 3 courses.
PP 4000, Individual Study: Financial Coaching and Wellness, 5 courses.
PP 4175, Special Topics in PFP - Financial Coaching with Saundra Davis, 3 courses.
PP 4377, Practicum in Personal Financial Planning, 3 courses.
PP 5000, Individual Study in Personal Financial Planning, 1 course.
PP 5175, Special Topics in PFP - Financial Coaching with Saundra Davis, 3 courses.
PP 5210, Professional Field Experience: Financial Therapy Association, 1 course.
PP 5311, Independent Study in Personal Financial Planning, 10 courses.
PP 5377, Client Communication and Counseling, 4 courses.
PP 5390, Practicum in Personal Financial Planning, 4 courses.
PP 6330, Research Fund Development, 1 course.
PP 7000, Research, 4 courses.
PP 8000, Doctor's Dissertation, 8 courses.

Non-Credit Instruction
Panel Member, Teaching, Learning, and Professional Development Center. (August 16, 2012).

Directed Student Learning

Erika Rasule, Dissertation Committee Member, Other (Outside Texas Tech University). (2012 - Present).


Alycia Deagraff, Master's Thesis Committee Member, Other (Within Texas Tech University). (2012 - May 2013).


Angela Mazzolini, Other, "Financial Counseling Management," Other (Within Texas Tech University). (December 2012).


Lily Yong, Dissertation Committee Member, "Teen Mothers and Money Management," Applied & Professional Studies. (October 2010 - October 2011).


Trampas Rowden, Dissertation Committee Member, "Humility and Client Change." (2009).

De’Anno De’Armond, Dissertation Committee Chair, "Success Within the Financial Planning Profession." (December 2008).

**Teaching Awards and Honors**

Chancellor’s Council Distinguished Teaching Award, Texas Tech University. (December 2012).

Teaching Academy, Texas Tech University. (October 2008).

**RESEARCH**

**Published Intellectual Contributions**

**Book Foreword**


**Book, Chapter in Non-Scholarly Book-New**


**Book, Chapter in Scholarly Book-New**


**Book, Chapter in Textbook-Revised**


**Book, Scholarly-New**

Book, Textbook-New


Conference Proceeding


Journal Article, Academic Journal


Material Regarding New Courses/Curricula


Presentations Given


**Media Contributions**

**Internet**


Business Week, "Financial Literacy: Reaching the College Crowd". (July 2009).

Inside HigherEd.com, "Student Financial Counseling (Outside the Aid Office)". (2008).

The Chronicle of Higher Education, "For Students, the New Kind of Literacy Is Financial". (September 1, 2008).

**Other**


**Contracts, Grants and Sponsored Research**

Grant


Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $5,000.00. (September 1, 2009 - August 1, 2010).

Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $35,000.00. (September 1, 2008 - August 1, 2009).

Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $5,000.00. (September 1, 2008 - August 1, 2009).

Sponsored Research


Intellectual Contributions in Submission

Journal Article, Academic Journal


Research in Progress

"Money Attitudes, Economic Locus of Control, and Financial Strain Among College Students" (Writing Results)

Working to publish portions of TTU dissertation.

"Ft. Hood Military Project" (Writing Results)

Research Interests

text, Financial behaviors, financial counseling techniques, and financial education.
SERVICE

University Service

TLPDC Service Learning Faculty Fellows Mentor. (September 2013 - August 2014).

Committee Member, Faculty Development Leave Committee. (September 2011 - May 2014).

Committee Chair, Graduate Program Review for TTU School of Music. (December 2013 - April 2014).

Committee Member, TLPDC Advisory Committee. (October 2010 - August 2012).

Committee Member, Tenure Hearing Committee. (September 2010 - August 2012).

Committee Chair, Faculty Grievance Committee. (July 2012).

College Service

Committee Member, Teaching Effectiveness Committee. (August 2011 - May 2014).

Committee Member, Promotion and Tenure Committee. (2009 - 2010).

Committee Member, Human Sciences Distinguished Awards Selection Committee. (March 2010).


Department Service

Committee Chair, CFAS Executive Committee. (October 2011 - Present).

Committee Chair, CFAS Faculty Search Committee. (October 2013 - March 2014).

Committee Member, APS Executive Committee. (September 2007 - July 2011).

Ph.D. Qualifying Exam Coordinator. (January 2006 - December 2010).


Professional Service

Coordinator, AFCPE Accredited Financial Counselor Program Enrollment for Texas Tech students.

Committee Member, Center for Excellence in Financial Counseling Leadership Council. (2010 - Present).

Committee Chair, Financial Therapy Association 4th Annual Conference, Lubbock, TX. (November 2012 - December 2013).
Officer, Secretary, Financial Therapy Association Board of Directors. (January 2012 - December 2013).

Board Member/Foundation, Personal Finance Employee Education Foundation. (January 2010 - December 2013).


Attendee, Meeting, Association for Financial Counseling and Planning Education, Dallas, Texas. (January 2013).


Member, Financial Therapy Association Board of Directors. (2010 - 2011).


Financial Therapy Association 2nd Annual Conference, Athens, GA. (September 12, 2011).

Committee Chair, American Council on Consumer Interests Consumer Education Committee. (May 2010 - July 2011).


Poster Judge for 2010 Conference, American Council on Consumer Interests, Atlanta, GA. (April 15, 2010).


Reviewer, Military Spouse Fellowship for the Accredited Financial Counselor Program. (2008).


Public Service


Committee Member, AFGP Financial Counseling Accreditation Task Force. (December 2013 - Present).

Committee Member, Texas Tech Federal Credit Union Supervisory Committee, Lubbock, Texas. (2006 - 2014).


Officer, Vice President, Lubbock Zeta Tau Alpha Alumnae, Lubbock, Texas. (August 2011 - July 2012).
Service/Performance Partnerships

AFCPE Counseling Certification Task Force, Service on Boards, Committees, and Commissions, Technical or Expert Assistance, Texas. (December 2013 - Present).

Financial Therapy Association, Service on Boards, Committees, and Commissions, All. (January 2012 - December 2013).

Center for Excellence in Financial Counseling at University of Missouri-St. Louis, Service on Boards, Committees, and Commissions, Technical or Expert Assistance, All. (September 2010 - Present).

Personal Finance Employee Education Foundation, Service on Boards, Committees, and Commissions, All. (January 2010 - December 2013).

Texas Tech Federal Credit Union Supervisory Committee, Service on Boards, Committees, and Commissions, Texas. (January 2009 - Present).

Association for Financial Counseling & Planning Education, Service on Boards, Committees, and Commissions, Technical or Expert Assistance, Assisted organization's management team and Board of Directors with strategic planning. Phone conferences to present ideas for enhancing student certification procedures and recruiting student members, All. (June 2012 - December 2012).

Service Awards and Honors

Service, University

Outstanding Organization Advisor Award, College of Human Sciences. (November 2012).

Kathryn Burlisoeon Faculty Service Award, College of Human Sciences. (April 2009).

GENERAL

Licensures and Certifications

Accredited Financial Counselor, Association for Financial Counseling and Planning Education. (2002 - Present).

Consulting

Non-Governmental Organization (NGO), Association for Financial Counseling and Planning Education. (July 2012 - January 2013).

Professional Memberships


Development Activities Attended

Workshop, "How Recent Copyright Court Cases Affect Distance Education," TTU TLPDC, Lubbock, TX. (April 30, 2013 - Present).


Continuing Education Program, "Chair Academy," TTU Teaching, Learning, and Professional Development Center, Lubbock, Texas. (January 10, 2012).


Conference Attendance, “2010 Annual Meeting,” Academy of Financial Services, Denver, CO. (October 9, 2010 - October 10, 2010).

Conference Attendance, Financial Therapy Association, Manhattan, KS. (September 13, 2010 - September 15, 2010).


Faculty Fellowship, “Service-Learning Faculty Fellowship,” Texas Tech Teaching, Learning and Technology Center, Lubbock, TX. (September 2009 - May 2010).


Workshop, “Fraud Prevention,” Texas Tech University, Lubbock, TX. (December 9, 2009).


Continuing Education Program, “Student Loan Repayment Solutions: Keeping Your Clients Out of Default,” National Student Loan Program, Atlanta, GA. (June 16, 2009).

Continuing Education Program, “Federal Student Loans: What are Your Clients Getting Into?,” National Student Loan Program, Atlanta, GA. (June 15, 2009).
Mr. Harold Evensky  
Texas Tech University  
harold@evensky.com

Education and Post Graduate Training

Certificate Of Advanced Engineering Study (Master of Engineering equivalent), Cornell University, 1968.  
Major: Civil engineering.

MS, Cornell University, 1967.  
Major: Business & Engineering 
Supporting Areas of Emphasis: Construction Management 
Dissertation Title: Future of the Homebuilding Industry

Bachelor of Civil Engineering, Cornell University, 1965.  
Major: Civil Engineering

Academic and Professional Experience

Chairman, Evensky & Katz/Foldes Financial. (July 1, 2014 - Present).  
Chairman of a Wealth Management firm

Professor of Practice, Texas Tech University. (June 1, 2014 - Present).


TEACHING

Courses Taught

Texas Tech University  
PPF 5311, Independent Study in Personal Financial Planning, 1 course.  
PPF 5372, Wealth Management, 8 courses.

RESEARCH

Published Intellectual Contributions

Book, Scholarly-Revised  

Book, Textbook-Revised  

Journal Article, Academic Journal  


**Journal Article, Professional Journal**


**Magazine/Trade Publication**

Ewensky, H. (2010). Maybe MPT is not Dead?.

**Regular Column in Journal or Newspaper**


**Presentations Given**


Media Contributions

Magazine

Investment News. (October 1, 2013).
Journal of Investing. (July 1, 2012).
Journal of Financial Planning. (September 1, 2010).
Financial Advisor. (January 1, 2010).

TV
Consuelo Mack Wealth Track. (April 1, 2013).

Morningstar. (March 1, 2010).
Morningstar. (March 1, 2010).
Morningstar. (March 1, 2010).
Consuelo Mack. (January 1, 2010).

Contracts, Grants and Sponsored Research

Grant


Research in Progress
"Educating the Next Generation of Financial Planning Professionals" (Writing Results) Investigation of what practitioners want in entry-level financial planning professionals and how university programs can develop this talent.

SERVICE

Professional Service
Board Member/Foundation, Academy of Financial Services.
Chairperson, CFP Board of Examiners.
Chairperson, CFP Board of Governors.
Board Member/Foundation, International Association of Financial Planners.
Chairperson, International CFP Council.
Chairperson, TIAA-CREF Institute Financial Advisor Advisory Committee.

Public Service

Arbitrator, American Arbitration Association.
Arbitrator, National Association of Security Dealers.
Board Member, Temple Shaareth Israel, Lubbock, TExAS. (February 2014 - Present).

Service Awards and Honors

Service, Professional

Cover Story, Investment Advisor Magazine. (January 2014).
Charles Schwab Impact Award, Schwab. (November 2013).
Thirty for Thirty (30 people for 30 years), Investment Advisor Magazine. (2010).

GENERAL

Licensures and Certifications

Accredited Investment Fiduciary, Fi360. (June 1, 2003 - Present).
Certified Financial Planner, CFP Board. (June 1, 1984 - Present).

Consulting

For Profit Organization, PIETechnology, Midlothian, Virginia. (April 1, 2000 - Present).

Professional Memberships

Past National Board Member, Financial Planning Association.
American Institute of CPAs. (2013 - Present).
Fi360. (2009 - Present).
Associate Member, American Bar Association. (January 1, 2000 - Present).
Board Member, Academy of Financial Services. (2010).
Dr. Michael S. Finke  
Texas Tech University  
(806) 742-6000  
michael.finke@ttu.edu

Education and Post Graduate Training

Ph.D., University of Missouri, 2011.  
Major: Finance  
Dissertation Title: Three Essays in Household Financial Decision Making

Ph.D., Ohio State University, 1998.  
Major: Family Resource Management  
Supporting Areas of Emphasis: Agricultural Economics

MS, Ohio State University, 1996.  
Major: Family Resource Management

BA, Ohio State University, 1993.

BS, Ohio State University, 1993.

Academic and Professional Experience

Director, Retirement Planning and Living Consortium, Texas Tech University. (June 1, 2013 - Present).

Professor, Texas Tech University, Lubbock, TX. (August 2011 - Present).  
Ph.D. Coordinator, Division of Personal Financial Planning, College of Human Sciences.

Ph.D. Coordinator, Division of Personal Financial Planning, College of Human Sciences, Texas Tech University, Lubbock, TX. (August 2006 - Present).

Doctoral Faculty Member, University of Missouri, Columbia, MO, Department of Personal Financial Planning (formerly the Department of Consumer and Family Economics), College of Human Environmental Sciences. (October 2001 - Present).

Leadership Awards and Honors


Distinguished Research Award, College of Human Sciences. (2008).

TEACHING

Courses Taught

Texas Tech University
Regulatory Policy, 1 course.
PPF 4000, Individual Study, 5 courses.
PPF 5000, Individual Study in Personal Financial Planning, 2 courses.

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PFP 5311, Independent Study in Personal Financial Planning, 9 courses.
PFP 5322, Personal Finance: Professional and Personal Applications, 2 courses.
PFP 5362, Fundamentals of Asset Management, 4 courses.
PFP 5385, Behavioral Finance from a Personal Financial Planning Perspective, 2 courses.
PFP 6305, Introduction to Ph.D. Studies in Personal Financial Planning, 2 courses.
PFP 6378, Research Methods II, 4 courses.
PFP 6381, Research Seminar in Asset Management, 1 course.
PFP 6383, Seminar in Regulatory Policy, 3 courses.
PFP 6397, Research Seminar in Personal Financial Planning, 3 courses.
PFP 6399, Residency in Financial Planning Research and Education, 2 courses.
PFP 7000, Research, 12 courses.
PFP 8000, Doctor's Dissertation, 26 courses.

Directed Student Learning

Barry Mulholland, Dissertation Committee Chair.
Barry Mulholland, Dissertation Committee Chair, "Three essays in life insurance planning."
Applied & Professional Studies.

Duncan Williams, Dissertation Committee Chair, "Three essays in retirement distribution."
Applied & Professional Studies.

Thomas Langdon, Dissertation Committee Chair, Applied & Professional Studies.
Shaun Pfeiffer, Dissertation Committee Member, "Three essays in retirement planning."
Applied & Professional Studies.

Qianwen Bi, Dissertation Committee Chair, Personal Financial Planning. (June 2013 - Present).

Lawrence Verzani, Dissertation Committee Co-Chair. (January 2013 - Present).

Chris Browning, Dissertation Committee Chair, "Three essays in behavioral personal finance."

Terrance Martin, Dissertation Committee Chair. (July 2012 - August 2013).

Benjamin Cummings, Dissertation Committee Member, "THREE ESSAYS ON RETIREMENT DECISION MAKING."

Michael Guillemette, Dissertation Committee Member, "Three essays in risk tolerance."
(May 2013).

Tom O'Reilly, Dissertation Committee Member, "Three essays in human capital formation."

Phillip Gibson, Dissertation Committee Chair, "Three essays in mutual fund performance."

Jacob Sybrowsky, Dissertation Committee Chair, "3 Essays on Private Wealth Transfers and Subsequent Wealth."

Luke Dean, Dissertation Committee Chair, "Three Essays on Investment Advising."


A. Loving, Dissertation Committee Chair, "Three essays in financial issues related to black households." (August 2010).


K. Bridges, Dissertation Committee Chair, "The role of human capital as a financial safeguard." (2008 - 2009).

**RESEARCH**

**Published Intellectual Contributions**


**Book, Chapter in Scholarly Book-New**


**Conference Proceeding**


Journal Article, Academic Journal


**Journal Article, Professional Journal**


**Presentations Given**


Smith, H. (Presenter & Author), Finke, M. (Author Only), Academy of Financial Services, "Does financial sophistication impact the effective use of back-loaded IRAs?" Denver CO. (October 2010).


Finke, M. (Presenter & Author), American Counsel on Consumer Interests, "Cognitive ability and financial decision making." (October 2010).


Media Contributions

Internet

The Wealth Channel. (June 1, 2012).
Marketwatch. (May 23, 2012).
CNBC.com. (April 1, 2011).

Magazine

Forbes. (June 10, 2013).
Investment Advisor. (February 25, 2013).
Research Magazine. (December 20, 2012).
Research Magazine. (September 25, 2012).
Research Magazine. (July 26, 2012).
Research Magazine. (June 27, 2012).
Adviser One. (April 19, 2012).
Financial Planning. (June 24, 2011).
Newsprint

USA Today. (December 7, 2013).
USA Today. (November 5, 2013).
USA Today. (July 22, 2013).
Chicago Tribune. (February 22, 2013).
Wall Street Journal. (December 17, 2012).

Contracts, Grants and Sponsored Research

Grant


Sponsored Research


Intellectual Contributions in Submission

Journal Article, Academic Journal


Research in Progress

“Does Advisor Compensation Method Impact Their Perspective on Life Insurance Disclosure Effectiveness?” (On-Going)

Using primary data, this study explores the impact of compensation method on advisor perspectives toward the effectiveness of currently mandated life insurance disclosure. With over one-third of those surveyed indicating the current disclosure format was less than effective, we explore those attributes that indicated an increased likelihood of finding the disclosure tool ineffective.

“Tax and Dividend Clientele changes resulting from the Jobs and Growth Tax Relief Reconciliation Act of 2003” (Writing Results)

“The Impact of Cognitive Decline in Policyholders on Life Insurance Policy Lapses” (Planning)

This paper will look at the likelihood of life insurance policy lapse in older individuals being related to perceived cognitive decline. We use data from the Health and Retirement Study.

“Understanding the Shift in Demand for Cash Value Life Insurance” (Writing Results)

This paper examines whether various tax law changes over the period 1992 to 2007 have contributed to the decline in the demand for cash value life insurance. We find evidence that the introduction of tax-advantaged savings tools can explain a portion of the decline but find no evidence that the increasing estate tax exemptions have contributed to the decline in demand.

Research Interests

true, Household investment and intertemporal choice, behavioral personal finance, agency costs of financial planning, aggregate trends in household portfolio allocation.

SERVICE
University Service

Committee Member, Texas Tech Institutional Review Board Committee.

Committee Member, Parking Advisory Committee. (August 2010 - Present).

College Service

Committee Member, Teaching Effectiveness Committee. (September 1, 2009 - Present).

Committee Member, College Promotion and Tenure Committee. (August 30, 2007 - Present).

Department Service

Committee Member, AACSB Accreditation Committee. (September 1, 2009 - Present).

Committee Member, Third Year Review Guidelines Committee. (September 1, 2009 - Present).

Committee Member, Department Promotion and Tenure Committee. (January 1, 2009 - Present).

Committee Member, Comprehensive Examination Committee. (January 1, 2008 - Present).

Committee Member, Search Committee. (March 2013 - August 2013).

Committee Chair, Search Committee Retirement Planning and Living. (September 2012 - March 2013).

Committee Member, Search Committee. (September 1, 2009 - December 1, 2009).

Professional Service


Editorial Review Board Member, Journal of Personal Finance.


Committee Member, Financial Planning Association. (November 2011 - Present).

Board Member/Foundation, Retirement Income Industry Association, Boston, MA. (October 2011 - Present).


Committee Chair, Financial Planning Association. (August 2010 - Present).


Board Member, American Council on Consumer Interests. (June 15, 2008 - September 15, 2012).

Officer, President/Elect/Past, American Council on Consumer Interests. (June 1, 2009 - April 1, 2010).

Service/Performance Partnerships

Comment letter to the Securities and Exchange Commission funded by the Investment Management Consultants Association, Technical or Expert Assistance, Provide a review of current literature related to the proposed uniform fiduciary standard legislation being considered by the Securities and Exchange commission. Document was funded by a large industry certification organization and was requested by the SEC to provide input into the proposed legislation, All. (January 2013 - July 2013).

Contributing editor, Research Magazine, Engaged Research and Creative Activity, Provide a monthly overview of current research for the investment advising community, All. (June 2012 - December 2013).

GENERAL

Licensures and Certifications

Certified Financial Planner, CFP Board of Standards. (November 15, 2006 - Present).

Professional Memberships

Academy of Financial Services.

American Economic Association.

American Finance Association.

Financial Management Association.

Gamma Sigma Delta Academic Honor Society.

Member of educational committee, Retirement Income Industry Association. (October 2011 - Present).

President and Past President, American Council on Consumer Interests. (April 2010 - Present).

Dr. John Gilliam  
Texas Tech University  
(806) 742-5050  
john.gilliam@ttu.edu

Education and Post Graduate Training

Ph D, Texas Tech University, 2007.  
Major: Personal Financial Planning  
Dissertation Title: Coalescing financial risk tolerance in couples

MBA, Texas Tech University, 2003.  
Major: Business Administration

BS, Texas Tech University, 1978.  
Major: Music Education

Academic and Professional Experience

Associate Professor, Texas Tech University. (September 1, 2012 - Present).  
Teaches classes and conducts research

Assistant Professor, Department of Applied and Professional Studies (APS), Division of 
Personal Financial Planning, Texas Tech University. (September 2006 - Present).  
Teach graduate and undergraduate courses, research, grant writing, student mentoring,  
college/department/division committee participation and community service.

Owner/Planner, Prosperity Planning. (January 2003 - Present).  
Provides insurance advice to clients

Endowment Gifts

Gift-in-Kind, 10,000.00, VSA, LP, ($10,000/year ongoing gift) Donation of online virtual library will be available to all Texas Tech University Personal Financial Planning students to be used as a major source of supplemental classroom material.

Graduate Enhancement Enrollment Program, Graduate School and College of Human Sciences, 57,925.00, Texas Tech University, These funds were used for travel to several universities in Texas, California, Utah, Minnesota, Wisconsin, Illinois, Pennsylvania, and New Jersey to recruit graduate students. Funding was also included a recruiting trip the Financial Planning Association conference. Interested students will be brought to the Texas Tech campus for a recruiting visit. (2013).

Graduate Enhancement Enrollment Program, Graduate School Department of Personal Financial Planning and Office of Diversity, Equity and Community Engagement, 47,984.00, Texas Tech University. These funds were used for travel to several universities in Texas to recruit graduate students. Campus visits were made to St. Edwards University, Concordia University and Huston Tillotson University in Austin, St. Mary’s University, University of the Incarnate Word and University of Texas San Antonio in San Antonio, University of Texas at Corpus Christi and Pan American. Interested students will be brought to the Texas Tech campus for a recruiting visit. (2012).
Gift-in-Kind, 10,000.00, VSA, LP. ($10,000/year ongoing gift) Donation of online virtual library will be available to all Texas Tech University Personal Financial Planning students to be used as a major source of supplemental classroom material. (September 2012).

Graduate Enhancement Enrollment Program, Graduate School Department of Personal Financial Planning and Office of Diversity, Equity and Community Engagement, 23,706.00, Texas Tech University, These funds were used for travel to several universities in Texas to recruit graduate students. Campus visits were made to St. Edwards University and Huston Tillotson University in Austin. There will be two trips made to the University of Texas Pan American to speak to students and speak at their annual Financial Planning Symposium hosted by UTPA where we will be recruiting students. We will also visit Midwestern State University, University of Texas – Permian Basin and University of the Incarnate Word in San Antonio. Interested students will be brought to the Texas Tech campus for a recruiting visit. (2011).

Gift-in-Kind, 10,000.00, VSA, LP. ($10,000/year ongoing gift) Donation of online virtual library will be available to all Texas Tech University Personal Financial Planning students to be used as a major source of supplemental classroom material. (September 2011).

Graduate Enhancement Enrollment Program, Graduate School Department of Personal Financial Planning and Office of Diversity, Equity and Community Engagement, 12,636.00, Texas Tech University. These funds were used for travel to several universities in Texas to recruit graduate students. The first trip included a graduate recruiting day at St. Edwards University as well as a visit to Huston Tillotson University in Austin where we spoke to a class of some 20+ students. The next trip was to the University of Texas Pan American to speak to 60+ students. This will result in several student beginning graduate studies in the spring of 2011 as well 10 to 15 students attending an on campus visit in January. In the spring of 2011 we will also be speaking at the second annual Financial Planning Symposium hosted by UTPA where we will be recruiting students. (2010).

Gift-in-Kind, 10,000.00, VSA, LP. ($10,000/year ongoing gift) Donation of online virtual library will be available to all Texas Tech University Personal Financial Planning students to be used as a major source of supplemental classroom material. (September 2010).

Graduate Enhancement Enrollment Program, Graduate School Department of Personal Financial Planning and Office of Diversity, Equity and Community Engagement, 12,636.00, Texas Tech University. These funds were used for travel to University of Texas Pan American to speak at the first Financial Planning Symposium as well as recruit students. This resulted in recruiting 3 students who will start in the spring of 2010. One of these students is the Deloitte Latinx of the Year for 2009. In addition, 13 students visited the Texas Tech. (September 2009).

Gift-in-Kind, 10,000.00, VSA, LP. ($10,000/year ongoing gift) Donation of online virtual library will be available to all Texas Tech University Personal Financial Planning students to be used as a major source of supplemental classroom material. (September 2009).

Graduate Enhancement Enrollment Program, Graduate School Department of Personal Financial Planning and Office of Diversity, Equity and Community Engagement, 11,430.00, Texas Tech University. These funds were used for travel to Hispanic Serving Institution in Texas and to subsequently bring students and faculty to the Texas Tech Campus for enrollment enhancement. This resulted in two students enrolling in the MS/PPF program in the fall of 2009. Two students were expected to begin in the spring of 2010 and two students beginning in the fall of 2010. In addition, valuable relationships were formed with two faculty members at University of Texas Pan American and Huston-Tillotson University. (March 2009).
Graduate Enhancement Enrollment Program, Graduate School and Department of Personal Financial Planning, 2,048.00, Texas Tech University, Printing of enhancement enrollment materials. (2008).

Gift-in-Kind, 16,000.00, FinancialXperts.com, ($16,000) Donation of life insurance analysis software and multiple live web-conference instruction with students in PFP 3397 and PFP 5397. (September 2008).

TEACHING

Courses Taught

Texas Tech University
4175, Special Topics in Personal Financial Planning, 4 courses.
5175, Special Topics in Personal Financial Planning, 4 courses.
PFP 3275, Employee Benefits, 1 course.
PFP 3497, Risk Management and Insurance Planning, 7 courses.
PFP 4000, Individual Study, 5 courses.
PFP 4175, Special Topics in Personal Financial Planning, 2 courses.
PFP 5000, Individual Study in Personal Financial Planning, 5 courses.
PFP 5115, Seminar in Personal Financial Planning, 8 courses.
PFP 5175, Special Topics in Personal Financial Planning, 2 courses.
PFP 5210, Professional Field Experience (PFP), 2 courses.
PFP 5295, Employee Benefits, 2 courses.
PFP 5311, Independent Study in Personal Financial Planning, 10 courses.
PFP 5322, Introduction to Applied Personal Finance, 4 courses.
PFP 5350, Individual Tax Planning Topics, 1 course.
PFP 5371, Fundamentals of Personal Financial Planning, 1 course.
PFP 5377, Client Communication and Counseling, 2 courses.
PFP 5395, Risk Management and Employee Benefits, 3 courses.
PFP 5497, Risk Management and Insurance Planning, 8 courses.
PFP 7000, Research, 7 courses.
PFP 8000, Doctor's Dissertation, 12 courses.

Directed Student Learning

Areerat Letchaipatik, Dissertation Committee Co-Chair, Personal Financial Planning. (April 2013 - Present).

Barry Mulholland, Dissertation Committee Member, Other (Within Texas Tech University). (May 2012 - Present).


Lea Barrett, Dissertation Committee Member, Music. (February 2012 - October 2013).

Janine Scott, Dissertation Committee Co-Chair, Personal Financial Planning. (September 2012 - August 2013).
Artistic and Professional Performances and Exhibits


Published Intellectual Contributions

**Book, Chapter in Non-Scholarly Book-New**


**Conference Proceeding**


**Journal Article, Academic Journal**


**Journal Article, Professional Journal**


**Presentations Given**


Media Contributions

Other

Real Wealth Weekly audio podcast. (February 5, 2014).

TV

Fox 34. (September 17, 2012).

Intellectual Contributions in Submission

Journal Article, Academic Journal


Research in Progress

“Does Advisor Compensation Method Impact Their Perspective on Life Insurance Disclosure Effectiveness?” (On-Going)

Using primary data, this study explores the impact of compensation method on advisor perspectives toward the effectiveness of currently mandated life insurance disclosure. With over one-third of those surveyed indicating the current disclosure format was less than effective, we explore those attributes that indicated an increased likelihood of finding the disclosure tool ineffective.

Research Interests

true, Behavioral characteristics effecting couple’s financial risk tolerance, Assessment of Investment Risk Tolerance, Risk Tolerance and Asset Allocation, Investment Risk Tolerance and Mental Accounting, Behavioral Finance, Intra-cohort differences among Baby boomers

SERVICE

University Service

Committee Member, President’s Diversity and Equity Council. (September 2012 - Present).

Committee Member, Student Housing Exemptions. (January 2011 - Present).

Committee Member, Discipline Appeals Committee. (September 2010 - Present).

Committee Member, Faculty Senate. (August 2010 - August 2013).

College Service

Attendee, Meeting, Tenure and Promotion. (August 2013 - Present).

Committee Member, Faculty Counsel. (January 1, 2010 - December 31, 2010).
Department Service

Committee Member, Department of Personal Financial Planning Executive Committee. (September 1, 2012 - Present).

Committee Member, Personnel. (September 2012 - Present).

Committee Member, PFP Scholarship Committee. (January 2009 - Present).

Committee Member, Grade Appeals Committee. (January 2008 - Present).

Committee Member, Graduate Coordinating Committee. (August 2007 - Present).

PFP Master’s Program Director. (January 2007 - Present).

Committee Member, PFP Search Committee. (August 2006 - May 2013).

Committee Member, PFP Search Committee. (January 2004 - May 2012).

Professional Service

National Advisor, Society of Financial Service Professionals. (December 2012 - Present).


Committee Member, Society of Financial Service Professionals. (October 2010 - Present).

Committee Chair, Society of Financial Service Professionals. (September 2010 - Present).


Session Chair, Society of Financial Service Professionals. (November 2008 - Present).

Board Member/Foundation, Society of Financial Service Professionals. (September 2010 - August 2013).


Officer, President/Elect/Past, Society of Financial Service Professionals, Lubbock Chapter. (February 23, 2010 - July 1, 2011).


Public Service

Guest Speaker, Knights of Columbus, Lubbock, TX. (April 12, 2013).

Service/Performance Partnerships

National Board of Director, Service on Boards, Committees, and Commissions, In 2010/2011 I started the first year of a three year directorship for the Society of Financial Service Professionals. This is an industry professional organization.

Best Practices Standard for Life Insurance Stewards, Service on Boards, Committees, and Commissions, The Leadership Workshop for Life Insurance Stewards was an intensive summit designed to allow industry impact players to review the initial draft of the Best Practices Standard which has been prepared to define the highest standard of care defined for life insurance stewards, All. (April 2013).

The Financial ConNEXTion Cruise, Other (Specify Below), This was an effort to bring students together with professionals for education and networking. It has served to promote the Department of Personal Financial Planning. During the conference students from other universities were recruited for our MS program., Texas. (February 2013 - Present).

Insurance Engagement and Understanding Initiative, Engaged Research and Creative Activity. Founding member of the Insurance Engagement and Understanding Initiative. This group seeks to develop consumer friendly materials/methods to be used by insurance professionals. Ultimate goal is adoption of materials by the National Association of Insurance Commissioners and eventually adoption by all 50 states insurance departments. Materials/methods will be empirically tested by John Gilliam, PhD and Barry Mullholland, ABD at Texas Tech University, All. (April 2011 - Present).

Service Awards and Honors

Service, University

Burleson Faculty Service Award, College of Human Sciences. (August 2013)

GENERAL

Licensures and Certifications

Certified Financial Planner®, CFP Board of Standards. (2005 - Present).


Texas Department of Insurance, General Lines, Texas Department of Insurance. (1980 - Present).

Consulting

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Litigation, 98th District Court, Lubbock, Texas. (February 27, 2009 - July 30, 2009).


Professional Memberships

National Advisor, Society of Financial Service Professionals. (December 1, 2012 - Present).

Association for Financial Planning and Counseling Education. (2006 - Present).


National Board of Director, Society of Financial Service Professionals. (October 2010 - October 2013).

President, Society of Financial Service Professionals, Lubbock Chapter. (March 2010 - September 2013).

Development Activities Attended


Continuing Education Program, "Form 5500 Data Mining," Oppenheimer Funds, Inc., Lubbock, TX. (October 29, 2010).

Workshop, “Academic Integrity in the Classroom: Using Case Studies and other Tips to Facilitate Understanding,” Teaching, Learning and Technology Center, Texas Tech University, Lubbock, TX. (October 28, 2010).


Workshop, “Jumpstart: You took the words right out of my manuscript: Detecting and Preventing Plagiarism,” Teaching, Learning and Technology Center, Texas Tech University, Lubbock, TX. (August 18, 2010).

Workshop, “The 30-Minute Miracle Series: Survey Says... TV Game Shows can Motivate your Students,” TLTC, Lubbock, TX. (July 30, 2010).


Class, “Blackboard: Organize Course Content using the Learning Module Tool,” TLTC, Lubbock, TX. (June 30, 2010).

Class, “Blackboard: Using the Quiz Tool,” TLTC, Lubbock, TX. (June 23, 2010).


Class, “Blackboard: Grading Forms (Rubrics),” TLTC, Lubbock, TX. (June 15, 2010).


Continuing Education Program, “What the client wants to accomplish and how to make it happen,” Society of Financial Service Professionals, Lubbock, TX. (May 19, 2010).


Conference Attendance, "Wakonse South Conference," Center for Teaching Excellence, Texas A&M University, College Station, Texas. (2008).


Dr. Bill W. Gustafson
Texas Tech University
(806) 742-3753
bill.gustafson@ttu.edu

Education and Post Graduate Training

Ph D, University of Illinois, 1976
Major: Philosophy in Family and Consumption Economics (now Applied Economics)
Supporting Areas of Emphasis: Economic Theory, Family Relationships
Dissertation Title: Determinants of Moonlighting in Husband-present Families

Major: Agricultural Industries
Supporting Areas of Emphasis: Agricultural Marketing

BS, Southern Illinois University, 1970.
Major: Agricultural Industries
Supporting Areas of Emphasis: Farm Management

Academic and Professional Experience

Senior Director, Texas Tech University. (August 1995 - Present).
Director for the Center of Financial Responsibility

Associate Professor, Texas Tech University. (September 1978 - Present).
Associate professor in the department of Applied and Professional Studies

Leadership Awards and Honors

Chancellor's Excellence in Teaching Award.
Heart of Financial Planning Award, Financial Planning Association.
Kathryn Burleson Faculty Service Award, College of Home Economics.
Faculty Distinguished Leadership Award, TT Association of Parents. (2012).
Faculty Leadership Award, Texas Tech Parents Association. (April 14, 2012).

TEACHING

Courses Taught

Texas Tech University
1370, Introduction to Family Finance and Consumer Economics, 1 course.
3325, Family Financial Counseling, 1 course.
3370, Family Financial Planning, 1 course.
4196, Professional Practice in Family Financial Planning, 1 course.
4374, Consumer Redress, 1 course.
4376, Decision Making in the Family, 2 courses.
4377, Consumer Policy Seminar, 1 course.
5371, Advanced Family Financial Analysis, 1 course.
5373, Professional Practices in FFP, 1 course.
5374, Family Economics, 1 course.
5375, Current Consumer Issues, 1 course.
6370, Issues in the Development of Material Resources, 1 course.
6377, Case Studies, 1 course.
IS 1100, Freshman Seminar, 1 course.
PPF 1115, Introduction to Personal Financial Planning, 2 courses.
PPF 1301, Cultural and Gender Issues in Personal Finance, 1 course.
PPF 1302, Cultural and Gender Diversity in Personal Finance, 1 course.
PPF 3301, Introduction to Personal Finance, 10 courses.
PPF 4000, Individual Study, 4 courses.
PPF 5000, Individual Study in Personal Financial Planning, 1 course.
PPF 5311, Independent Study in Personal Financial Planning, 5 courses.
PPF 6378, Research Methods I, 1 course.
PPF 6395, Financial Planning Program Development Seminar, 3 courses.
PPF 6397, Program Development Seminar, 1 course.
PPF 7000, Research, 4 courses.
PPF 8000, Doctor's Dissertation, 8 courses.

Directed Student Learning

Craig Lemoine, Doctoral Advisory Committee Member, Finance. (June 2013).


RESEARCH

Published Intellectual Contributions

Abstract


Book, Chapter in Scholarly Book-New


Conference Proceeding


Presentations Given


Media Contributions

Magazine

Smart Money (Dow Jones). (June 8, 2011).

Radio

Fox Talk 950. (January 30, 2012).

Fox Talk 950. (October 19, 2011).

Fox Talk 950. (April 20, 2011).
TV

Fox 34. (October 18, 2012).
Fox 34. (April 9, 2012).
Fox 34. (October 19, 2011).
Fox 34. (July 14, 2011).
Fox 34. (April 20, 2011).
Fox 34. (February 18, 2011).

Contracts, Grants and Sponsored Research

Grant


Sponsored Research


Intellectual Contributions in Submission

Journal Article, Academic Journal


SERVICE

University Service

Committee Member, TTU General Education Committee Social & Behavioral Group. (2010 - Present).
Committee Member, University Technology. (January 1998 - Present).
faculty delegate for University of Illinois-CU, Presidential Inauguration. (December 11, 2013).
invited participant, Connect Tech Parent/Student Event. (March 29, 2013).
Dean's Representative, Graduate School. (March 25, 2013).
invited participant, Connect Tech Parent/Student Event. (February 8, 2013).
Graduation, Graduate School University Mace bearer. (December 16, 2011).
Guest Speaker, Tech Pre-law association. (September 7, 2011).
Graduate School graduation Faculty Banner Bearer. (August 6, 2011).
Awards presenter, Texas Tech Athletics. (May 2, 2011).

College Service

Guest lecture HUSC 1100. (October 22, 2012 - October 24, 2012).
HUSC 1100 speaker on personal finance. (September 21, 2011).
HUSC 1100. (February 10, 2011).

Department Service

Committee Member, Grade Point Appeals. (January 2010 - Present).
Committee Member, Graduate Appreciation Committee. (January 2013 - December 2013).
Courtesey tour, Campus/PFP/community tour for Ben Baldwin's daughter. (November 18, 2013).
Recruitment Activity, Major Minor Fair, Merket Alumni Center. (October 31, 2013).
Campus/PFP/community tour for Sandy Timmerman. (October 29, 2013).
Presenter/speaker, Dallas PFP Alumni group. (October 25, 2013).
Courtesey tour for practitioner, Campus/PFP/community tour for 109 Tour for Joe Chenowith. (October 9, 2013).
Recruitment Activity, WPU, Rutgers & St. Joseph U visits. (October 6, 2013 - October 9, 2013).
Recruitment Activity, Utah Valley University graduate recruiting visit. (September 25, 2013 - September 27, 2013).
Recruitment Activity, San Antonio/Austin University visits. (September 16, 2013 - September 18, 2013).
Committee Member, Personnel Committee. (August 2013).
Committee Member, Personnel Dept of PFP. (August 2011 - August 2013).
Recruitment Activity, Texas Tech High School/Community College Counselor Visit. (June 26, 2013).
Recruitment Activity, Campus/PFP/community tour for Patryk Babiarz. (May 1, 2013).
Recruitment Activity, Campus/PFP/community tour for Khawaja Aslan. (April 19, 2013).
Courtesy tour, Campus/PFP/community tour for Mike Dalton. (April 12, 2013).
Recruitment Activity, Grad student recruitment visit. (April 6, 2013).
Recruitment Activity, Campus/PFP/community tour for Andy Sharma. (February 15, 2013).
Recruitment Activity, Campus/PFP tour for Abby Evensky. (January 30, 2013).
Class presentation in FFP 5115, FFP 5115. (January 16, 2013).
Dean Darby Dickerson, TT Law School. (December 16, 2011).
Recruiting grad students, UT Permian Basin. (October 20, 2011).
John Gilliam and I recruiting grad students, Midwestern State University. (October 14, 2011).
Recruitment Activity. (October 6, 2011).
conducted campus and community tour. (February 24, 2011).

Professional Service


Board Member/Foundation, Arthur N. Caple Foundation, Lexington, Kentucky. (January 2012 - Present).

Member, Personal Financial Planning Advisory Committee, Orem, Utah. (November 2011 - Present).


Officer, Vice President, Academy of Financial Services. (January 2010 - October 2014).

Member, Member of Berkeley College Personal Financial Planning Advisory Committee, New York, New York. (2011 - 2013).


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Board Member/Foundation, New Mexico Project for Financial Literacy Board of Directors, Albuquerque, New Mexico. (January 2011 - October 2011).

Conference-Related, Texas A&M University, College Station, Texas. (October 27, 2011 - October 28, 2011).


Public Service

Member, Texas Tech Club Board Executive Committee, Lubbock, Texas. (January 2013 - Present).

Member, Texas Tech Club Board, Lubbock, TX. (January 2010 - Present).

Faculty Advisor, Phi Delta Theta fraternity – Texas Epsilon chapter, Lubbock, TX. (January 2000 - Present).

Board Member, Phi Delta Theta fraternity – Texas Epsilon chapter, Lubbock, Texas. (May 1990 - Present).


Service Awards and Honors

Service, University

CoHS nominee - Distinguished Leadership Award, Office of the Chancellor.

Spotlight of the Month Award winner, National Association of College and University Residence Halls, Inc. (Texas Tech Chapter). (October 2011).

GENERAL
Consulting

Allyn and Bacon, Incorporated.
Bass and Hobbs Law Office.
Litigation, Charles Morgan, Jr. and Associated, Washington D.C.
Academic, Dalton Publications, New Orleans, LA.
Government, Federal Trade Commision.
Litigation, Floyd Holder, Esq.
Government, Office of Financial Literacy and Education, United States Department of the Treasury.
Academic, Summer Project Group, The University of Alabama School of Law.
For Profit Organization, Triple F Controls.

Professional Memberships

Society of Financial Services Professionals. (March 2012 - February 2013).
Dr. Vickie Hampton  
Texas Tech University  
(806) 742-5050  
VICKIE.HAMPTON@ttu.edu

Education and Post Graduate Training

Ph D, University of Illinois, 1974  
Major: Family and Consumption Economics  
Supporting Areas of Emphasis: Economic Theory

MS, University of Illinois, 1972  
Major: Family and Consumption Economics  
Supporting Areas of Emphasis: Economic Theory

BS, University of Illinois, 1969  
Major: Home Economics

Academic and Professional Experience

Professor & Chair, Department of Personal Financial Planning. (September 1, 2011 - Present).

Interim Chair, Department of Design. (June 2012 - January 31, 2014).

Chair/Professor/Applied & Professional Studies, Department of Applied and Professional Studies (APS), Division of Personal Financial Planning, Texas Tech University. (September 1, 2010 - August 31, 2011).

Endowment Gifts

TEACHING

Courses Taught

Texas Tech University

- PFP 1101, Money Management Basics: Cash Management and Credit, 5 courses.
- PFP 2315, Personal Financial Planning for Professionals, 3 courses.
- PFP 3210, Professional Field Experience - NAPFA, 4 courses.
- PFP 3341, Personal Finance: Goal Planning, 2 courses.
- PFP 3361, Personal Finance: Managing Risk, 1 course.
- PFP 3361, Personal Finance: Investing, 4 courses.
- PFP 4000, Individual Study, 1 course.
- PFP 4175, Special Topics in Personal Financial Planning: Asset Protection with Mike Dalton and Tom Langdon, 1 course.
- PFP 4361, Personal Finance: Advanced Topics and Case Studies, 3 courses.
- PFP 5000, Individual Study in Personal Financial Planning, 4 courses.
- PFP 5175, Special Topics in Personal Financial Planning: Asset Protection with Mike Dalton and Tom Langdon, 1 course.
- PFP 5210, Professional Field Experience, 5 courses.

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PFP 5311, Independent Study in Personal Financial Planning, 6 courses.
PFP 5322, Personal Finance: Professional and Personal Applications, 12 courses.
PFP 5371, Fundamentals of Personal Financial Planning, 5 courses.
PFP 6101, Academic Leadership in Personal Financial Planning, 3 courses.
PFP 6301, Academic Leadership in Personal Financial Planning, 2 courses.
PFP 6395, Financial Planning Program Development Seminar, 2 courses.
PFP 6399, Residency in Financial Planning Research and Education, 1 course.
PFP 7000, Research, 5 courses.
PFP 8000, Doctor's Dissertation, 5 courses.

**Directed Student Learning**

Laura Ricaldi, Dissertation Committee Member. (March 2013 - Present).

Lawrence Verzani, Dissertation Committee Co-Chair, Personal Financial Planning. (March 2013 - May 2014).


Benjamin Cummings, Dissertation Committee Member, Applied & Professional Studies. (September 2011 - May 2013).


Lisa Martin, Supervised Teaching Activity, "Development of On-Line Capstone (PFP 4361)," Educational Psychology & Leadership. (May 2010 - July 2010).

**RESEARCH**

**Published Intellectual Contributions**

**Book, Chapter in Scholarly Book-New**


**Journal Article, Academic Journal**


**Research Report**


**Presentations Given**


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Personal Financial Planning


Media Contributions

Internet


Contracts, Grants and Sponsored Research

Contract


Grant


Sponsored Research


Research in Progress

"Educating the Next Generation of Financial Planning Professionals" (Writing Results) Investigation of what practitioners want in entry-level financial planning professionals and how university programs can develop this talent.

"Refinement and Innovation of Financial Planning Ratios and Benchmarks" (On-Going): Due to the rapid growth of the financial planning profession, the standardization of financial measure and terminology is evolving. By surveying academics and practitioners through professional membership groups, we will reevaluate if previous ratios/benchmarks defined in 1994 research are meeting consumers and planners needs effectively and efficiently. The financial planning community will need to reassess current methods accounting for life cycle, family type, financial status, economic environment, and personal goals and objectives when using ratios/benchmarks as part of the written and oral financial planning case study.

This research is a best practices approach of teaching students how to analyze and evaluate data as part of the personal financial planning process. The benefits to this research are: (1) education that ratios and benchmarks are useful tools, (2) consensus of experts of what the most useful ratios and benchmarks are, and (3) develop further theoretical research of ratios and benchmarks including theory to address family financial decision making over the family lifecycle as well as introducing new ratios such as retirement replacement and withdraw rates.

Research Interests

true, Finance - Personal Finance, Retirement Studies, Career development and related issues in the financial planning profession, determinants of success on the CFP® Certification Examination, and financial planning guidelines and benchmarks for measuring financial well being of families

SERVICE

University Service

Committee Chair, Graduate Program Review -- Economics. (December 2013 - Present).

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Page 5 of 8
Dean's Representative, Graduate School Representative. (March 2011 - December 2012).
Committee Member, Committee of Chairs and Directors. (November 2010 - August 2011).
Committee Member, Learning Management Software Evaluation Committee. (January 2011 - June 2011).
Committee Member, Honorary Degree Committee. (November 2010 - December 2010).
Committee Chair, Graduate Program Review for Rawls College of Business Administration. (August 2009 - April 2010).
Committee Member, College of Human Sciences Teaching Effectiveness Committee. (2008).
Committee Member, Texas Tech University Faculty Grievance Panel. (2007 - 2008).
Committee Member, College of Human Sciences Grade Appeals Committee. (2006 - 2008).

College Service
Committee Member, CCHS Administrative Team. (August 2010 - Present).
Committee Member, Teaching Effectiveness Committee. (September 2010 - December 2011).

Department Service
Faculty Advisor, PFP Ambassadors. (May 2012 - Present).
Committee Member, Executive Committee. (September 2006 - August 2010).

Professional Service
Task Force Member, Michigan State University, East Lansing, Michigan. (February 2013 - Present).
Board Member/University Department, Louisiana State University, Baton Rouge, Louisiana. (June 2012 - Present).
Task Force Member, Indiana Wesleyan University, St. Marion, Indiana. (April 2013 - December 2013).
Faculty Search Committee, The American College, Bryn Mawr, Pennsylvania. (November 2012 - September 2013).

Task Force Member, CFP Board of Standards, Washington, DC. (November 2010 - December 2011).

Committee Member, Society for Financial Services Professionals Colleges and Universities Committee. (2006 - 2011).

Committee Member, CFP Board Media Resource Committee. (2000 - 2010).

Officer, President/Elect/Past, Academy of Financial Services. (2009 - October 2010).


Task Force Member, University of Wisconsin, Madison, Wisconsin. (February 2010 - April 2010).


Officer, President/Elect/Past, Academy of Financial Services. (2008).


Public Service

Board Member, TTU Federal Credit Union, Lubbock, Texas. (October 2010 - Present).

Guest Speaker, Talkington School for Young Women Leaders, Lubbock, TX. (April 18, 2012).

Service/Performance Partnerships


FPA Pro Bono Project with Military, Texas. (December 2013 - 2013).

TTU Financial Planning Research and Development Symposium, Engaged Research and Creative Activity, Program Delivery, Program Development, Relationship Development, The TTU Financial Planning Research and Development Symposium will be offered as part of Opportunity Days. The purpose of the Symposium is to bring PFP PhD alums, students, and faculty together to create synergies in the areas of research, instruction, and program development. The goal of the symposium is to increase the large-scale contributions made by the stakeholders of the TTU PFP PhD program in these areas., All. (October 2013 - Present).

Board of Directors, Performance, Service on Boards, Committees, and Commissions, Provide expertise and oversight regarding financial literacy, availability of financial products, and well being for those in the TTU community via the TTU Credit Union, Texas. (January 2012 - Present).

Talkington School for Young Women Leaders, Program Delivery, Spoke with approximately 75 students about career opportunities in personal financial planning, Texas. (April 2012).
GENERAL

Licensures and Certifications


Consulting

Academic, Louisiana State University, Baton Rouge. (August 2012 - Present).

Professional Memberships

Member, National Association of Personal Financial Advisors. (2005 - Present).
Member, West Texas Financial Planning Association. (2001 - Present).
Member, Academy of Financial Services. (1989 - Present).
Member, Association for Financial Counseling and Planning Education. (1988 - Present).
Member, American Council on Consumer Interests. (1980 - Present).

Development Activities Attended


Seminar, “Quantitative Literacy Through Social Science: Don’t be Afraid of Data,” ICPSR at the University of Michigan. (April 30, 2012).


Sandra J. Huston  
Texas Tech University  
sandra.huston@ttu.edu

Education and Post Graduate Training

Ph D, University of Missouri, 2001.  
Major: Consumer Economics  
Dissertation Title: Resource-constraint factors influencing individual level global life satisfaction

Academic and Professional Experience

Associate Professor, Texas Tech University. (2007 - Present).

Leadership Awards and Honors


TEACHING

Courses Taught

Texas Tech University
5378, Research Methods I, 1 course.  
6374, Household Economic Theory, 1 course.  
6305, First Year Seminar, 2 courses.  
FFP 1101, Money for College Students, 16 courses.  
FFP 1305, Life, Love, and Money, 3 courses.  
FFP 3301, Introduction to Personal Finance, 36 courses.  
FFP 3321, Personal Finance: Financial Counseling and Consumer Credit, 6 courses.  
FFP 3341, Personal Finance: Financial Goal Strategies, 6 courses.  
FFP 3361, Personal Finance: Managing Risk, 4 courses.  
FFP 3381, Personal Finance: Investing, 4 courses.  
FFP 4000, Individual Study, 3 courses.  
FFP 4101, Getting Your First Job, 12 courses.  
FFP 4361, Personal Finance: Advanced Topics and Case Studies, 3 courses.  
FFP 5300, Individual Study in Personal Financial Planning, 1 course.  
FFP 5311, Independent Study in Personal Financial Planning, 7 courses.  
FFP 5322, Introduction to Applied Personal Finance, 6 courses.  
FFP 5378, Research Methods I, 1 course.  
FFP 6305, Introduction to Ph.D. Studies in Personal Financial Planning, 1 course.  
FFP 6340, Development and Pedagogy of Distance Education Courses, 1 course.  
FFP 6574, Household Economic Theory, 7 courses.  
FFP 6577, Research Methods II, 1 course.  
FFP 7000, Research, 7 courses.  
FFP 8000, Doctor's Dissertation, 20 courses.  
SOC 7000, Research, 1 course.

Directed Student Learning
Laura Mattia, Dissertation Committee Chair. (2013 - Present).
Qianwen Bi, Dissertation Committee Chair. (2013 - Present).
Laura Ricaldi, Dissertation Committee Chair, Applied & Professional Studies. (2012 - Present).
Eakamon Oumtrakool, Qualifying Exam Committee Member. (2013).
Kemberly Washington, Qualifying Exam Committee Member. (2013).
Qianwen Bi, Qualifying Exam Committee Member. (2013).
Terrance Martin, Dissertation Committee Member, Personal Financial Planning. (2012 - 2013).
Thomas O'Malley, Dissertation Committee Chair. (2011 - 2013).
Christopher Browning, Dissertation Committee Chair, Applied & Professional Studies. (2010 - 2013).
Areerat Lertchaitak, Qualifying Exam Committee Member, Applied & Professional Studies. (2012).
Eakamon Oumtrakool, Qualifying Exam Committee Member, Applied & Professional Studies. (2012).
Janine Scott, Qualifying Exam Committee Member, Applied & Professional Studies. (2012).
Laura Ricaldi, Qualifying Exam Committee Member, Applied & Professional Studies. (2012).
Terrance Martin, Qualifying Exam Committee Member, Applied & Professional Studies. (2012).
Scott Garrett, Dissertation Committee Member. (2011 - 2012).
Barry Mulholland, Qualifying Exam Committee Member. (2011).
Benjamin Cummings, Qualifying Exam Committee Member. (2011).
Duncan Williams, Qualifying Exam Committee Member. (2011).
JD Moore, Qualifying Exam Committee Member. (2011).
Michael Guillemette, Qualifying Exam Committee Member. (2011).
Scott Garrett, Qualifying Exam Committee Member. (2011).
Thomas O'Malley, Qualifying Exam Committee Member. (2011).
Christopher Browning, Qualifying Exam Committee Member, Applied & Professional Studies. (2010).
Daniel Myers, Qualifying Exam Committee Member. (2010).

Philip Gibson, Qualifying Exam Committee Member, Applied & Professional Studies. (2010).

Rich Stebbins, Qualifying Exam Committee Member, Applied & Professional Studies. (2010).

Will Burge, Qualifying Exam Committee Member, Applied & Professional Studies. (2010).


Danielle Winchester, Qualifying Exam Committee Member, Applied & Professional Studies. (2009).

David Nanigian, Qualifying Exam Committee Member, Applied & Professional Studies. (2009).

Hyrum Smith, Qualifying Exam Committee Member. (2009).

Richard Stebbins, Qualifying Exam Committee Member. (2009).

Sonya Britt, Qualifying Exam Committee Member. (2009).

Tim Griesdorn, Qualifying Exam Committee Member. (2009).


**RESEARCH**

**Published Intellectual Contributions**

**Book, Chapter in Scholarly Book-New**


**Conference Proceeding**


Huston, S. (2012). Financial Literacy and the Cost of Borrowing. ACCI.


Huston, S., Britt, S. (2011). The Role of Money Arguments in Marriage. ACCI.


Journal Article, Academic Journal


Presentations Given


Media Contributions

Internet

Texas Tech Today - Financial Literacy Study. (April 5, 2009).

Other

Money Week Houston. (April 2009).

Contracts, Grants and Sponsored Research

Grant


Finke, M. (Co-Principal), Huston, S. (Co-Principal), "Estimating the Value of Financial Planning," Sponsored by Certified Financial Planning Board, Texas Tech University, $40,000.00. (June 1, 2010 - December 31, 2010).

Sponsored Research


Intellectual Contributions in Submission

Journal Article, Academic Journal

Huston, S. Financial Literacy and the Cost of Borrowing. *International Journal of Consumer Studies*.


Dew, J., Britt, S., Huston, S. Examining the Relationship between Financial Issues and Divorce. *Family Relations*.


**Research in Progress**

"A Practitioners Look into Special Needs Financial Planning" (Planning)

Three planners have been identified as experts in comprehensive special needs planning. Planners will be interviewed to gain a practitioner perspective.

"Understanding the Shift in Demand for Cash Value Life Insurance" (Writing Results)

This paper examines whether various tax law changes over the period 1993 to 2007 have contributed to the decline in the demand for cash value life insurance. We find evidence that the introduction of tax-advantaged savings tools can explain a portion of the decline but find no evidence that the increasing estate tax exemptions have contributed to the decline in demand.

**SERVICE**

**University Service**

Committee Member, Distance Education Advisory Council, Provost's Office. (2013 - Present).

Committee Member, Provost’s Special Committee on Distance Education. (2013 - Present).

Committee Member, University Disciplinary Committee. (2013 - Present).

Committee Member, Parking Advisory Committee. (August 2010 - 2012).

**College Service**

Committee Member, COHS Faculty Council. (2013 - Present).
Committee Member, CCJS Curriculum Committee. (2012 - Present).

Committee Member, Human Sciences College Research Committee. (August 2008 - 2011).

**Department Service**

Committee Chair, Doctoral Qualifying Exam Committee. (2008 - Present).

**Professional Service**

Reviewer, Conference Paper, Academy of Financial Services, AFS.

Conference-Related, Financial Therapy Association.


Board Member/Foundation, Financial Therapy Association. (2012 - Present).

Member, Financial Therapy Association. (2011 - Present).


Member, Association for Financial Counseling and Planning Education. (2008 - Present).


Board Member, American Council on Consumer Interests, ACCI. (January 2011 - January 2014).


**Public Service**

Task Force Member, Health Insurance Literacy Assessment Expert Panel. (September 2011 - Present).

Board Member, Coalition of Community Assistance Volunteers, Inc., Lubbock, Texas. (September 2008 - Present).

**GENERAL**
Consulting

Non-Governmental Organization (NGO), The Financial Literacy Group, Washington, DC. (July 2012 - Present).

Non-Governmental Organization (NGO), Consumers Union Advocacy Center, Washington, DC. (October 2011 - Present).

Professional Memberships

Academy of Financial Services.

American Council on Consumer Interests.

Association of Financial Counseling and Planning Educators.

Financial Planning Association.

Financial Therapy Association.
Dr. Russell N. James  
Texas Tech University  
(806) 742-5050  
russell.james@ttu.edu

Education and Post Graduate Training

Ph D, University of Missouri, 2002.  
Major: Consumer & Family Economics  
Supporting Areas of Emphasis: (Human Environmental Sciences)  
Dissertation Title: The impact of sects, rationality and human capital in religious charitable giving

JD, University of Missouri, 1994.

BA, University of Missouri, 1992.  
Major: Economics

Academic and Professional Experience

Professor, Texas Tech University. (September 1, 2013 - Present).  
Director of Graduate Studies in Charitable Financial Planning

Associate Professor, Texas Tech University. (September 1, 2010 - September 1, 2013).  
Director of Graduate Studies in Charitable Planning

Assistant Professor, University of Georgia. (August 10, 2006 - August 2, 2010).  
Department of Housing & Consumer Economics, College of Family & Consumer Sciences

TEACHING

Courses Taught

Texas Tech University

ECE 5120, ECE Graduate Seminar : PFP 5175.003, 1 course.
LAW 8021, Charitable Gift Planning, 1 course.
PFP 4000, Individual Study, 1 course.
PFP 4175, Financial Happiness: Satisfaction in Spending and Saving, 3 courses.
PFP 4325, Introduction to Charitable Giving, 4 courses.
PFP 2 courses.
PFP 5175, Financial Happiness: Satisfaction in Spending and Saving, 2 courses.
PFP 5311, Independent Study in Personal Financial Planning, 1 course.
PFP 5325, Introduction to Charitable Giving, 8 courses.
PFP 5326, Advanced Charitable Planning, 5 courses.
PFP 5327, Charitable Giving: Research, Theory and Marketing, 6 courses.
PFP 5385, Behavioral Finance from a Personal Financial Planning Perspective, 2 courses.
PFP 7000, Research, 7 courses.
PFP 8000, Doctor's Dissertation, 13 courses.
Non-Credit Instruction

Guest Lecture, 30 participants. (September 11, 2013).


Guest Lecture, PFP, 30 participants. (October 15, 2010).

Directed Student Learning


Christopher Browning, Dissertation Committee Member, Applied & Professional Studies. (December 2010 - December 2013).


Michael Guillemette, Dissertation Committee Member. (September 2011 - August 2013).


RESEARCH

Published Intellectual Contributions

Abstract


Book Review


Book, Chapter in Scholarly Book-New


Book, Chapter in Textbook-New


Book, Non-Scholarly-New


Book, Scholarly-New

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Conference Proceeding


James III, R. (2009). Examining the relationship between cognitive ability and charitable giving (pp. 46). Association for Research on Nonprofit and Voluntary Action's (ARNOVA) 38th Annual Conference, (p. 46), November 19-21, Cleveland, Ohio.


Cooperative Extension Publication


Journal Article, Academic Journal


**Journal Article, Professional Journal**


**Regular Column in Journal or Newspaper**


**Presentations Given**


James III, R., Planned Giving Council of Houston, "American charitable bequest demographics, Houston, TX. (December 5, 2013).

James III, R., Planned Giving Council of Houston, "Inside the mind of the bequest donor," Houston, TX. (December 5, 2013).


James III, R., KSU Ph.D. program lecture. "Establishing a strong and unique research program," Kansas State University, online. (October 25, 2013).

James III, R., American Cancer Society - Nationwide Gift Planning Advisor Council Meeting, "Wills that won't; New evidence on will document usage," American Cancer Society, online. (October 23, 2013).


James III, R., Fourth Annual Financial Therapy Association Conference, "This is your brain on financial satisfaction," Financial Therapy Association, Lubbock, TX. (September 29, 2013).


James III, R., MarketSmart webinar, "Brain science and charitable planning," MarketSmart, online. (September 18, 2013).


James III, R., Erasmus Centre for Strategic Philanthropy, "The neuroscience of charitable bequests, giving, and volunteering: An fMRI study," Erasmus University – Department of Sociology, Rotterdam, the Netherlands. (April 2, 2012).


James III, R., Development Meeting, "Development of an Effective Planned Giving Program," Sunset Bible Institute, Lubbock. (July 12, 2011).


James III, R., Legacy Promotion Ireland, "Effective Promotion of Legacy Giving: A Presentation of New Research Findings and Theory," Community Foundation of Ireland, Dublin, Ireland. (July 26, 2010).


James III, R. (Presenter Only), Housing Demographics and Research Center Board of Advisors Meeting, "Quick Summaries of New Research on Residential Satisfaction and Multifamily Housing," Housing Demographics and Research Center, Atlanta, GA. (May 19, 2009).

Rosen, M. J. (Presenter Only), James III, R. (Presenter & Author), Rooney, P. M. (Presenter & Author), Sargeant, A. (Presenter & Author), Association of Fundraising Professionals 46th International Conference on Fundraising, "Research unveiled: What every fundraiser needs
to know about bequest giving," Association of Fundraising Professionals 48th, New Orleans, Louisiana. (April 1, 2009).


James III, R. (Presenter & Author), Annual philanthropic studies lunch seminar, "Connecting volunteering and philanthropy with cognition and memory in older adults," VU University Amsterdam (Vrije Universiteit) – Department of Philanthropic Studies, Amsterdam, The Netherlands. (March 12, 2008).


James III, R. (Presenter & Author), "Charitable estate planning within the Jewish community," Jewish Federation of Greater Atlanta. (January 21, 2009).

James III, R. (Presenter & Author), Seminar Series at the Center for Philanthropy, "The myth of the coming charitable estate windfall," University of Indiana, Indianapolis, IN (interactive simulcast at Milwaukee, WI). (October 7, 2008).

Media Contributions

Internet


LearnVest. (July 11, 2013).


Bloomberg News also appearing in the San Francisco Chronicle. (January 24, 2012).

Financial Planning. (October 25, 2011).


CNBC.com. (March 14, 2011).

The Planned Giving Blogger. (December 7, 2010).

CNBC.com. (December 6, 2010).

Charityvillage.com. (November 1, 2010).

Magazine

Research Magazine. (March 2013).

Research Magazine. (November 2012).

Civil Society UK. (June 29, 2012).

The Wall Street Journal's SmartMoney Magazine. (February 2012).


AARP The Magazine. (December 2011).

Planned Giving Tomorrow. (May 2011).


Advancing Fundraising [Australia]. (November 10, 2010).

Chicago Architect. (August 2010).

Newspaper


Pittsburgh Post-Gazette. (December 2, 2010).

Redding Record Searchlight (Redding, California Newspaper). (October 9, 2010).

USA Today. (October 8, 2010).

TV

CNN. (February 7, 2012).

Fox34 News. (January 4, 2012).

Fox 34 Lubbock. (December 23, 2011).
Contracts, Grants and Sponsored Research

Grant


Research in Progress

"fMRI data analysis on financial and charitable decision making" (On-Going).
Encompasses a wide range of projects involving fMRI brain scanning during decision making.

Research Interests

true, Charitable giving, philanthropy, bequest giving, fundraising, charitable planning

SERVICE

University Service

Committee Member, Texas Tech Neuroimaging Institute Advisory Board. (December 2013 - Present).

Committee Member, Investigator Financial Disclosure Committee. (November 2011 - Present).

Faculty Advisor, Student Chapter - Association of Fundraising Professionals. (May 2011 - Present).

Committee Member, Chancellor’s Council Distinguished Research Award Selection Committee. (November 2011 - December 2011).

Attendee, Meeting, Texas Tech Neuroimaging Institute Advisory Board. (August 2011 - December 2011).

Attendee, Meeting, Student Chapter - Association of Fundraising Professionals. (September 2010 - May 2011).

College Service

Committee Member, Research Committee. (September 2011 - Present).

Department Service

Committee Member, Research Committee. (August 2011 - Present).

Program Coordinator for Graduate Certificate in Charitable Financial Planning. (September 1, 2010 - Present).

Committee Chair, Publication ranking. (October 2011 - December 2011).

Recruitment Activity. (February 22, 2011).
Professional Service

Editorial Review Board Member, Financial Counseling and Planning. (June 1, 2012 - Present).

Committee Member, Giving USA Methodology Committee. (January 2011 - Present).

Chairperson, Association of Fundraising Professionals - Skystone Research Book Award Committee. (January 1, 2010 - Present).

Editor, Associate Editor, Journal of Consumer Affairs. (October 2011 - October 2013).

Board Member/Foundation, American Council on Consumer Interests. (August 2012 - May 2013).


Reviewer, Journal Article, Nonprofit and Voluntary Sector Quarterly. (February 27, 2012 - March 1, 2012).

Subject matter expert and CFP® examination item writer, Certified Financial Planners Board of Standards. (February 24, 2012 - February 28, 2012).

Committee Member, Association of Fundraising Professionals - Strategic Alliances/Education Committee. (January 2011 - November 2011).


**Public Service**


Program Organizer, Beautiful Foundation of South Korea, Lubbock, Texas. (July 18, 2011 - July 19, 2011).

Guest Speaker, South Korean Government, Dallas, Texas. (June 21, 2011).

Guest Speaker, PFP Opportunity Days. (February 25, 2011).

**Service/Performance Partnerships**

Charitable Planning Online Continuing Education for Nonprofit Managers and Fundraisers, Engaged Instruction: Non-Credit, Online continuing education in charitable financial planning for financial planning professionals, All. (September 2010 - 2012).

Charitable Planning Online Continuing Education for Nonprofit Managers and Fundraisers, Engaged Instruction: Non-Credit, Nonprofit managers and fundraisers have access to online continuing education resources related to charitable gift planning and nonprofit financial analysis. These qualify for continuing education credits for both Certified Fundraising Executives and Certified Financial Planners. The participant number is based on the total number of views of online lectures, and is assumed to be from nonprofit employees as the lectures focus on charitable planning and nonprofit financial analysis., All. (September 2010 - 2012).

**GENERAL**

**Licensures and Certifications**

Certified Financial Planner, Certified Financial Planner Board of Standards. (May 2010 - Present).

Attorney (Bar Member), Missouri Bar Association. (August 1994 - Present).
Professional Memberships

Treasurer, Housing Education and Research Association. (October 2008 - Present).

Chair of Skystone Research Prize Book Award Committee, Association of Fundraising Professionals - Research Council. (January 2008 - Present).


Consumer Policy Committee Member, American Council on Consumer Interests. (September 2005 - Present).


Development Activities Attended


Seminar, "Blackboard: Grading Forms (Rubrics)," TTU-TLTC, Lubbock, TX. (September 27, 2011).


Faculty Fellowship, "Functional MRI Visiting Fellowship," Harvard-MIT Division of Health Sciences & Technology / Massachusetts General Hospital / Martinos Center, Charlestown, Massachusetts. (March 21, 2011 - March 25, 2011).


Conference Attendance, Financial Planning Association, Denver, Colorado. (October 8, 2010 - October 12, 2010).

Conference Attendance, Academy of Financial Services, Denver, Colorado. (October 8, 2010 - October 10, 2010).

Seminar, "Teaching Large Sections - Tips from the Air Force Academy," TTU-TLTC. (September 24, 2010).


Workshop, "New Faculty Orientation," TTU, Lubbock, TX. (August 17, 2010).
Dr. Jan R. Jasper  
Texas Tech University  
jan.jasper@ttu.edu

Education and Post Graduate Training

Ph D, Cornell University, 1999.  
Major: International Development Planning  
Dissertation Title: Financial Sector Reform in a Post-Socialist African Country: The Case of Tanzania

MBA, University of Pennsylvania, 1983.  
Major: Finance

BBA, Howard University, 1975.  
Major: Finance  
Supporting Areas of Emphasis: Economics

Academic and Professional Experience

Adjunct Professor, Texas Tech University. (May 28, 2004 - July 1, 2011).  
Taught graduate PFP course during summer school (from summers of 2004 through 2011)

Taught undergraduate PFP courses in CFP registered program

Associate Professor, Elizabeth City State University. (August 15, 2006 - May 16, 2009).  
Introduced and taught PFP courses in the School of Business

TEACHING

Courses Taught

Texas Tech University

PFP 2315, Personal Financial Planning for Professionals, 1 course.
PFP 3374, Retirement Planning, 1 course.
PFP 5311, Independent Study in Personal Financial Planning, 1 course.
PFP 5371, Fundamentals of Personal Financial Planning, 2 courses.
PFP 5394, Retirement Planning, 1 course.
Dr. Charlene M. Kalenkoski  
Texas Tech University  
(806) 742-5000  
charlene.kalenkoski@ttu.edu  

Education and Post Graduate Training  
Major: Economics  
Supporting Areas of Emphasis: Labor Economics and Industrial Organization  
Dissertation Title: Parent-Child Bargaining, Parental Transfers, and the Postsecondary Education Decision  

M.Phil., The George Washington University, 1999.  
Major: Economics  

Major: Economics  

Academic and Professional Experience  
Associate Professor, Texas Tech University. (September 1, 2013 - Present).  

 Honor awarded to researchers in Labor Economics. Fellowship provides data and other privileges.  

Associate Professor, Ohio University. (September 2006 - August 2013).  

Assistant Professor, Ohio University. (September 2002 - September 2008).  

TEACHING  
Courses Taught  
Texas Tech University  
PFP 5380, Economics of Retirement, 1 course.  
PFP 6305, Introduction to Ph.D. Studies in Personal Financial Planning, 1 course.  
PFP 6374, Household Economic Theory, 1 course.  
PFP 6377, Research Methods I, 2 courses.  
PFP 7000, Research, 3 courses.  
PFP 8000, Doctor's Dissertation, 2 courses.  

Directed Student Learning  
Hyeran Chung, Master's Thesis Committee Chair, Economics. (May 2013 - Present).  

Miran Chung, Master's Thesis Committee Chair, Economics. (May 2013 - Present).  


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Personal Financial Planning

Teaching Awards and Honors
Online Course Development Stipend, Ohio University. (June 2013).
Online Course Development Stipend, Ohio University. (June 2009).

RESEARCH

Published Intellectual Contributions

Book Review

Book, Chapter in Scholarly Book-New

Book, Scholarly-New
Kalenkoski, C., Foster, G. The Economics of Multitasking. Palgrave Macmillan.

Journal Article, Academic Journal


entry in encyclopedia


Presentations Given


Kalenkoski, C., "The Multitasking of Household Production," Ohio University - Department of Psychology, Athens, OH. (September 2009).


Media Contributions

Internet


Newspaper

Post. (January 24, 2012).
Post. (January 10, 2012).

Other

journalism class. (November 2012).
Media Network of Central Ohio. (December 16, 2011).

Contracts, Grants and Sponsored Research

Kalenkoski, C., "Online Course Development Stipend," Sponsored by Ohio University, State, $5,000.00. (May 2013 - July 2013).

Kalenkoski, C., "Research Challenge Award," Sponsored by Ohio University, $1,000.00. (April 2011 - April 2012).

Kalenkoski, C., "Faculty Development Award," Sponsored by Ohio University, State, $1,500.00. (May 2010 - February 2011).

Kalenkoski, C., "International Travel Fund Award," Sponsored by Ohio University, State, $500.00. (December 2010).


Kalenkoski, C., "Online Course Development Stipend," Sponsored by Ohio University, $2,500.00. (June 2009 - August 2009).

Kalenkoski, C., "Research Challenge Award," Sponsored by Ohio University, $1,500.00. (June 2008 - July 2009).

Contract

Grant
Kalenkoski, C., Foster, G., "The Comparative Productivity and Efficiency of Sole-tasking versus Multitasking." Sponsored by Australian School of Business, UNSW, $12,000.00. (June 2010 - June 2011).

Intellectual Contributions in Submission
Working Paper

Research in Progress
"How Retirees Spend Their Time: Setting Realistic Income Goals for Retirement" (Writing Results)
Working paper to be submitted in 2014.

"Using Spatial Econometric Techniques to Analyze the Joint Employment Decisions of Spouses" (Writing Results)
Working paper to be submitted in 2014.

"The Economics of Multitasking" (On-Going)
Book under contract. Writing in progress.

"Are Women Better than Men at Multitasking Household Activities?" (On-Going)
Working paper to be incorporated into book

"Does High School Homework Affect Academic Achievement?" (On-Going)
Working paper being revised.

"Measuring the Relative Productivity of Multitasking to Sole-tasking in Household Production: New Experimental Evidence" (On-Going)

"The Multitasking of Household Production" (On-Going)
Working paper to be incorporated into book

SERVICE

University Service
Attendee, Meeting, President's New Faculty Reception. (August 22, 2013).
Attendee, Meeting, Conversation Over Coffee (Ohio University). (February 27, 2013).
Faculty Senator, Faculty Senate (Ohio University). (April 2011 - July 2011).
Faculty Senator, Faculty Senate (Ohio University). (January 2011 - March 2011).

**College Service**

Attendee, Meeting, College Reception for President Nellis. (September 19, 2013).
Attendee, Meeting, College Meeting. (August 21, 2013).
Committee Member, Arts and Sciences Awards Advisory Committee (Ohio University). (January 2011 - March 2011).
Committee Member, Promotion and Tenure Committee (Ohio University). (January 2011 - March 2011).

**Department Service**

Committee Chair, Graduate Appreciation Committee. (September 2013 - December 2013).
Committee Member, Ph.D. program committee. (August 2013 - December 2013).
Attendee, Meeting, Meeting with Prospective Students. (November 15, 2013).
Faculty Advisor, Gave interview to Ph.D. student in Dr. Huston's class. (October 28, 2013).
introduced myself in Dr. Gilliam's class of master's degree students, Meet the Faculty. (September 11, 2013).
Committee Member, Promotion and Tenure Committee (Ohio University). (January 2013 - May 2013).
Committee Chair, Seminars and Workshops Committee (Ohio University). (January 2013 - May 2013).
Committee Member, Undergraduate Committee (Ohio University). (January 2013 - May 2013).
Committee Chair, Ad Hoc Committee to Recommend Undergraduate Committee Chair and Advising Distribution (Ohio University). (August 2012 - December 2012).
Committee Member, Promotion and Tenure Committee (Ohio University). (August 2012 - December 2012).
Committee Chair, Seminars and Workshops Committee (Ohio University). (August 2012 - December 2012).
Committee Chair, Undergraduate Committee (Ohio University). (August 2012 - December 2012).
Committee Member, Budget Committee (Ohio University). (April 2012 - June 2012).
Committee Member, Promotion and Tenure Committee (Ohio University). (April 2012 - June 2012).
Committee Chair, Seminars and Workshops Committee (Ohio University). (April 2012 - June 2012).
Committee Member, TRS Committee (Ohio University). (March 2012 - June 2012).
Committee Member, Budget Committee (Ohio University). (January 2012 - March 2012).
Committee Member, Promotion and Tenure Committee (Ohio University). (January 2012 - March 2012).
Committee Chair, Seminars and Workshops Committee (Ohio University). (January 2012 - March 2012).
Committee Chair, Budget Committee (Ohio University). (September 2011 - December 2011).
Committee Member, Promotion and Tenure Committee (Ohio University). (September 2011 - December 2011).
Committee Chair, Seminars and Workshops Committee (Ohio University). (August 2011 - December 2011).
Attendee, Meeting, Meet and Greet event for new graduate students. (September 2011).
Committee Chair, Seminars and Workshops Committee (Ohio University). (April 2011 - June 2011).
Committee Member, Budget Committee (Ohio University). (March 2011 - June 2011).
Committee Member, MA/MFE Committee (Ohio University). (March 2011 - June 2011).
Committee Member, Promotion and Tenure Committee (Ohio University). (March 2011 - June 2011).
Committee Member, TRS Committee (Ohio University). (March 2011 - June 2011).
Committee Member, Budget Committee (Ohio University). (January 2011 - March 2011).
Committee Member, MA/MFE Committee (Ohio University). (January 2011 - March 2011).
Committee Member, Promotion and Tenure Committee (Ohio University). (January 2011 - March 2011).
Committee Chair, Seminars and Workshops Committee (Ohio University). (January 2011 - March 2011).

**Professional Service**

Wrote letters of recommendation for students applying for graduate programs. (September 2013 - December 2013).
Reviewer, Grant Proposal, National Science Foundation’s Methodology, Measurement, and Statistics (MMS) Program. (November 2013).

Met with Ph.D. students in the Department of Agricultural Economics, Texas Tech Department of Agricultural Economics. (October 17, 2013).

Seminar participant, Free Market Institute at Texas Tech. (September 13, 2013).


Assisted student with one of his dissertation papers, Texas Tech Economics Department. (August 2013).

Reviewer, Journal Article, American Journal of Agricultural Economics. (July 2013).


Wrote letters of recommendation for student applying to Ph.D. programs. (January 2013).

Reviewer, Journal Article, Social Science Research. (January 2013).

Wrote letter of recommendation. (December 2012).


Wrote letters of recommendation for student applying to Ph.D. programs. (October 2012 - December 2012).

Helped student with her personal statement for Ph.D. program applications. (September 2012 - December 2012).


Reviewer, Journal Article, Education Economics. (July 2012).

Reviewer, Journal Article, Modern Economy. (July 2012).


Wrote letter of recommendation, Ohio University. (May 7, 2012).

Public Service

Assisted with the operation of a Christmas store for students, Christ the King Cathedral School. (December 8, 2013 - December 12, 2013).

GENERAL

Professional Memberships

Development Activities Attended


Transdisciplinary Research Academy and Faculty Development Proposal Launch, "Transdisciplinary Research Academy and Faculty Development Proposal Launch," Texas Tech, Lubbock, TX. (October 3, 2013).


Conference Attendance, "Portfolios of Atlanta’s Poor," Center for Economic Analysis of Risk in the Risk Management and Insurance Department at the Georgia State University, Atlanta, GA. (May 16, 2013 - May 18, 2013).


Dr. Deena B. Katz  
Texas Tech University  
dehena.katz@ttu.edu

Education and Post Graduate Training

Honorary Doctorate, Adrian College, 2001.  
Major: Doctor of Humane Letters (LHD)

BA, Adrian College, 1974.  
Major: Bachelor of Arts

BA, Adrian College, 1974.  
Major: Bachelor of Arts

BS, Adrian College, 1974.  
Major: Bachelor of Arts

Coursework, University of Illinois, 1969.

Academic and Professional Experience

Online educational programs on various financial planning subjects, including practice management techniques.

Consultant, LPL Investment Group. (December 2013 - Present).  
Next Generation

Consultant, SEI Investment Management. (December 2013 - Present).  
Business Succession Planning


Advisory Board, Utah Valley University. (2012 - Present).


AICPA Virtual Workshops. (2007 - Present).

Associate Professor, Texas Tech University. (2006 - Present).
- PFP 2315 Intro to PFP (Fall 2006-07)
- PFP 5317 Intro to PFP (Fall 2006-08)
- PFP 5371 Intro to PFP Executive Delivery (Fall 2008-10)
- PFP 3398 Professional Practices (Spring 2005- Present)
- PFP 5198 Professional Practices (Spring 2006-10)
- PFP 5398 Professional Practices (Spring 10- Present)
- PFP 4370 Capstone (Fall 2008- Present)
- PFP 5373 Capstone (Fall 2008- Present)
- PFP 5380 Advanced Technology (Fall 2008- Present)
- PFP 5371 Intro to PFP Executive Delivery (Fall 2008- Fall 2010)
- PFP 5373 Capstone PFP Executive Delivery (Spring 2009-Fall 2010)
- PFP 5175 Special Topics (Fall 2007- Present)
- PFP 3210 Professional Field Experience (Fall 2006 - Present)
- PFP 5310 Professional Field Experience (Fall 2006 - Present)
- PFP 4377 Practicum in FFP (Fall 2009 - Present)
- PFP 5390 Practicum in FFP (Fall 2009 - Present)
- PFP 5379 Business/ Entrepreneurship (Fall 2011 - Present)
- Chancellor's Honors Class "Timeless Money Rules" (2008 - Present)

Internship Supervisor, Texas Tech University, (2006 - Present).
- Assist 50-65 students per year in obtaining internship positions at various financial institutions, locally and nationally. Supervise their 300 hour required internships, including working with their internship sponsors. Mentor and advise students.


Chairman and Owner Partner, Evensky & Katz. (1989 - Present).
- Built and grew a prestigious multimillion dollar fee-only financial planning and investment advisory group with national and international presence
- Hired, trained, managed and supervised a staff of 18, including 9 professional staff and 9 operational staff
- Created a college and high school internship integration program unique to our practice for experience and career path opportunities
- Created proprietary educational training for staff, including two-day retreats and ongoing continuing education programs


Adjunct Graduate Professor, American College. (2007 - 2009).

Leadership Awards and Honors


Heart of Financial Planning Award, FPA. (2013).

Investment Advisors 30 in 30, Investment Advisor Magazine. (May 1, 2013).


Endowment Gifts

Designated Gift, 25,000.00, Betty Lowder Student Managed Portfolio.

Designated Gift, 150,000.00, Ch Foundation

Designated Gift, 15,000.00, David Henry.
Designated Gift, 100,000.00, Edward Jones.

Designated Gift, 3,000.00, Old Mutual.

Designated Gift, 10,000.00, Schwab Foundation.

Gift-in-Kind, 20,000.00, Schwab Institutional, Free exhibit space at annual conference.

Designated Gift, 40,000.00, TD Ameritrade.

Designated Gift, 150,000.00, TD Ameritrade.

Gift, 75,000.00, Schwab. (2013).

Designated Gift, 75,000.00, Schwab Foundation, Media Suite - part of $225 pledge. (November 15, 2013).

Designated Gift, 75,000.00, Schwab Foundation, Gift to be used to update computer equipment in the lab. Total Gift $250,000 over 3 years. (December 15, 2012).

Gift, 25,000.00, Personal Financial Planning Alumni Advisory Board. (2011).

Designated Gift, 20,000.00, Schwab Institutional. (2011).

Designated Gift, 150,000.00, CRI Foundation, Gift for the development of the Student Managed Portfolios - graduate level. (December 17, 2011).

Designated Gift, 25,000.00, Betty Lowder, Gift for the development of the Student Managed Portfolios - graduate level. (April 1, 2011).


Designated Gift, 55,000.00, Schwab Institutional. (2010).

Gift-in-Kind, 40,000.00, TD Ameritrade VEO, Proprietary software given annually. (2010).

Gift-in-Kind, 150,000.00, TD Ameritrade, iRebal-rebalancing software - given annually. (2010).


1,200,000.00, Morningstar Research Software, Research database for students, given annually. (2009).

Gift-in-Kind, 20,000.00, Schwab Institutional, Free exhibit space. (2009).

Gift-in-Kind, 250,000.00, Schwab Institutional, 60 seats to Portfolio Center. (2009).
Designated Gift, 35,000.00, TD Ameritrade, 12 All expense paid for their annual conference for 10 students and 2 faculty. (2009).

Designated Gift, 1,500.00, Tools, Techniques in Technology Conference. (2009).

Gift, 15,000.00, David Henry, Student Managed Portfolios- undergraduate level. (February 1, 2009).

Endowment, 100,000.00, Edward Jones Scholarship Program, Scholarship for undergrad. (2009).


Gift-in-Kind, 30,000.00, IPS Advisor Pro, Annual gift of software for creating investment policy statements. (2008).

Gift-in-Kind, 70,000.00, Junecure Software, Gift of CRM software annually. (2008).


Gift-in-Kind, 20,000.00, Schwab 3 Day Portfolio Center Learning seminar, Provided a seminar for faculty and students to learn Portfolio Center. (2009).

Gift-in-Kind, 55,000.00, Schwab Institutional, Provided 50 registrations to Schwab Conference. (2008).

Designated Gift, 10,000.00, Schwab Liaison Students, 2 Students to liaison with Schwab for marketing and promotional purposes. (2009).

TEACHING

Courses Taught

Texas Tech University

Business Development, 2 courses.
FPF 3210, Professional Field Experience, 2 courses.
FPF 3330, Communication and Counseling Skills for Financial Planners, 1 course.
FPF 3399, Internship in Personal Financial Planning, 5 courses.
FPF 4000, Individual Study: Marketing, Sales, and Product Evaluation, 8 courses.
FPF 4175, Special Topics in PFP: Gary Davis - Investment Advisor Compliance, April 5-6, 3 courses.
FPF 4370, Personal Financial Planning Capstone, 4 courses.
FPF 4377, Practicum in Personal Financial Planning, 5 courses.
FPF 4380, Professional Technology in Personal Financial Planning, 1 course.
FPF 5000, Individual Study in Personal Financial Planning, 4 courses.
FPF 5176, Special Topics in PFP: Gary Davis - Investment Advisor Compliance, April 5-6, 3 courses.
FPF 5198, Professional Practices in Personal Financial Planning, 1 course.
FPF 5210, 3T, 2 courses.
FPF 5311, Independent Study in Personal Financial Planning, 12 courses.
PFP 5322, Personal Finance: Professional and Personal Applications, 2 courses.
PFP 5352, Asset Management I, 1 course.
PFP 5367, Marketing, Sales, and Social Media in Personal Financial Planning, 2 courses.
PFP 5373, Personal Financial Planning Capstone, 7 courses.
PFP 5377, Client Communication and Counseling, 1 course.
PFP 5379, Business Practices and Entrepreneurship in PFP, 3 courses.
PFP 5380, Professional Technology in Personal Financial Planning, 10 courses.
PFP 5389, Professional Development in Personal Financial Planning, 4 courses.
PFP 5390, Practicum in Personal Financial Planning, 8 courses.
PFP 5399, Internship in Personal Financial Planning, 5 courses.
PFP 7000, Research, 4 courses.
PFP 8000, Doctor’s Dissertation, 5 courses.

Non-Credit Instruction

Review Course, FFP TTU, 10 participants. (November 11, 2011 - Present).
Workshop, 10 participants. (January 1, 2009 - Present).
Guest Lecture, Chancellor’s Honor Class, 150 participants. (September 2007 - Present).
Virtual Workshops, AICPA Virtual Workshops. (2007 - Present).
Virtual Workshops, Financial Planning Association Virtual Workshops. (2002 - Present).
Review Course, FFP TTU, 10 participants. (November 2012).

RESEARCH

Published Intellectual Contributions


Book, Non-Scholarly-New


Book, Non-Scholarly-Revised


Book, Textbook-New


Journal Article, Academic Journal


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Personal Financial Planning


Journal Article, Professional Journal


Magazine/Trade Publication


**Regular Column in Journal or Newspaper**


**Wikipedia Online**


**Presentations Given**


Katz, D., CEO Roundtable - Executive Summit. (December 2013).


Katz, D., IBCFP - Brazil. (December 2013).


Hampton, V. (Presenter & Author), Salter, J. (Author Only), Katz, D. (Presenter & Author),
Eversky, H. (Author Only), Winchester, D. (Author Only), 2010 Program Directors' 
Conference, "Raising the Next Generation of Financial Planners," CFP Board of Standards,
Washington, DC. (August 13, 2010).

Cummings, B. (Presenter & Author), Katz, D. (Author Only), Jasper, J. (Author Only), Hampton,
V. (Author Only), 2010 Program Directors' Conference, "Using a Clinic to Enhance Financial 

Katz, D. (Presenter & Author), Wealth Management Forum, "Moving the Needle: Capturing 
Change and Building Success in the New Advisory Environment," Capital Analysts Inc., 
Puerto Rico. (April 5, 2010).


Winchester, D., Salter, J., Hampton, V., Eversky, H., Katz, D., Academy of Financial Services 
Meeting, "Implications for Academic Programs," Academy of Financial Services, Anaheim,
CA. (October 2009).

Katz, D. (Presenter & Author), FPA Success Forum, "Yesterday, Today and the Future," FPA,
Anaheim, CA. (October 11, 2009).


Contracts, Grants and Sponsored Research

Contract

Katz, D. (Principal), "TD Ameritrade Conference," Sponsored by TD Ameritrade, Other, 
$40,000.00. (February 2, 2011 - February 5, 2011).

Sponsored Research

Huston, S. (Co-Principal), Finke, M. (Co-Principal), Katz, D. (Co-Principal), "Fiduciary Survey 
Analysis," Sponsored by FIS60, Private, $30,000.00. (October 1, 2011 - August 2012).

Sponsored by Schwab Foundation, Private, $89,000.00. (2009).

Research in Progress

"Best Practices in Financial Planning Capstone Courses" (On-Going)

Upon the implementation of the Financial Plan Development course requirements in 2012, 
academics face two changes: implementation of Capstone course in compliance with CFP 
requirements and the need to develop best practices among Capstone instructors. Our 
research is designed to facilitate the exchange of ideas among Capstone instructors in order 
to assist program directors and new instructors in Capstone course development in light of 
the new requirements.
The research team will survey programs directors in regards to resident and non-resident program plans upon the new implementation of the Financial Plan Development course focusing on logistical issues such as communication and delivery technology. The research team will also survey Capstone instructors and use a Delphi approach to establish best practices among experienced capstone instructors focusing on pedagogical issues such as components and assessments of the written and oral plans. The use of technology will be important to evaluate since many programs will have limited resources in order to become compliant. Financial planning software and the appropriateness of use will also be addressed since they will impact both program directors and Capstone Instructors.

"Educating the Next Generation of Financial Planning Professionals" (Writing Results) Investigation of what practitioners want in entry-level financial planning professionals and how university programs can develop this talent.

Research Interests
true, Experiential Learning, Attitudes and Expectations of Internship experiences, Behavioral Finance practice in a financial planning environment.

SERVICE

University Service
Committee Member, SECC President’s Council. (June 1, 2009 - Present).
Committee Member, APS Personnel Committee. (2009).

College Service
Committee Chair, Faculty Council. (October 1, 2012 - Present).
Committee Member, Tenure and Promotion Committee. (October 1, 2012 - Present).
Appointee from COHS, President’s Committee SECC. (September 1, 2008 - Present).
Committee Member, Scholarship Committee. (September 1, 2009 - August 31, 2010).

Department Service
Faculty Advisor, VITA Volunteers. (January 1, 2010 - April 15, 2014).
Faculty Advisor, PPFA Student Organization. (September 1, 2010 - December 31, 2012).
Committee Chair, Opportunity Days. (January 1, 2007 - January 1, 2011).
Committee Member, Faculty Review Committee. (September 1, 2008 - August 31, 2010).

Professional Service
Board of Advisors of a Company, Advisors Ahead, New York City, NY. (October 2011 - Present).
Special Advisory Board, Texas Comptroller, (2007 - 2010).
FPA Chair, Career Development Committee, (2008 - 2009).
State Farm Chair Search Committee, American College, (2008).

Public Service

Member, Rotary Club, Lubbock, TX, (February 19, 2014 - Present).
Board Member, Boy Scouts Investment Committee Trust, Lubbock, TX, (September 1, 2011 - Present).

Service/Performance Partnerships

PFP Career Development, Relationship Development, I work with financial planning professionals to develop relationships and provide information to connect them with PFP students for full time and internship employment opportunities. This benefits the PFP department and University by creating strong ties between the educational and professional communities and benefits the students by providing high quality job opportunities. These relationships provide increased access to intellectual and financial capital that help us maintain our place among the top financial planning programs in the nation., All, (September 2013 - Present).

Service Awards and Honors

Service, Professional

GENERAL

Licensures and Certifications


Consulting

Academic, University of Akron. (2009 - 2010).
For Profit Organization, Quantuvis, California. (November 22, 2009 - December 30, 2009).

Professional Memberships

Academy of Financial Services.
Committee for Fiduciary Standards. (January 2010 - Present).
Member, National Assn of Fee Only Advisors. (January 1, 2004 - Present).
Dr. Brian R. Korb  
Texas Tech University  
brian.korb@ttu.edu

Education and Post Graduate Training

Ph D, Iowa State University, 2006.  
Major: Family & Consumer Sciences Education  
Dissertation Title: Baby boomer widows: The process of working with a professional financial advisor

MBA, University of Michigan, 1987.  
Major: Finance

Major: Management

Academic and Professional Experience

Associate Professor, Division of Personal Financial Planning, Department of Applied and Professional Studies, Texas Tech University, Lubbock, TX. (2008 - Present).


Associate Professor, School of Business, Trinity Western University (TWU), Langley, BC. (2002 - 2008).

TEACHING

Courses Taught

Texas Tech University
4376, Asset Management II, 2 courses.
5362, Asset Management I, 1 course.
5367, Product Evaluation and Application, 1 course.
5372, Asset Management II, 2 courses.
PFP 4000, Individual Study, 3 courses.
PFP 4376, Asset Management II, 1 course.
PFP 5311, Independent Study in Personal Financial Planning, 3 courses.
PFP 5372, Asset Management II, 1 course.
PFP 7000, Research, 3 courses.
PFP 8000, Doctor's Dissertation, 3 courses.

RESEARCH

Published Intellectual Contributions

Book, Chapter in Scholarly Book-New

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Conference Proceeding


Journal Article, Academic Journal


Presentations Given


Contracts, Grants and Sponsored Research

Grant

Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft. Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $5,000.00. (September 1, 2009 - August 1, 2010).

Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft. Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $5,000.00. (September 1, 2008 - August 1, 2009).

Korb, B. (Principal), Durband, D. (Co-Principal), Shumway, S. (Co-Principal), Smith, D. (Co-Principal), "Ft. Hood Army enlisted servicemember quality of life," Sponsored by College of Human Sciences, Texas Tech University, $35,000.00. (September 1, 2008 - August 1, 2009).

Korb, B. (Principal), "Ft. Hood Army enlisted servicemember quality of life," Sponsored by Office of the Provost, Texas Tech University, $17,000.00. (September 1, 2008 - August 1, 2009).

Intellectual Contributions in Submission

Journal Article, Academic Journal

Korb, B. Baby boomer widows: The process of working with a financial planner. Financial Services Review.

Research in Progress

“Ft. Hood Military Project” (Writing Results)

Research Interests

true, Financial planning and investment education and literacy for military service members and their families, widows, and other underserved populations.

SERVICE

University Service

Faculty Advisor, Orthodox Christian Fellowship. (December 1, 2009 - Present).
Chairperson, Faculty Salary Committee (TWU). (2007 - 2008).
Faculty Advisor, Student Ministries Faculty Advisory Group (TWU). (2006 - 2008).

College Service

Committee Member, College of Human Sciences. (September 1, 2008 - Present).

Department Service

Faculty Advisor, PFP Student Association. (September 1, 2009 - Present)
Committee Member, Department of Applied & Professional Studies, Division of Personal Financial Planning GPA Appeals Committee. (September 1, 2008 - Present).
Committee Chair, Department of Applied & Professional Studies, Division of Personal Financial Planning PFP PhD Comprehensive Exam Question Committee. (September 1, 2008 - Present).

Professional Service

Director of Student Relations, West Texas Financial Planning Association. (September 1, 2009 - Present).

Public Service

Committee Member, St. Andrew Orthodox Church Parish Council. (December 6, 2009 - Present).
PhD student mentor, Texas Tech University, Lubbock, TX. (2008 - Present).
Financial planning & investment presentations to employers, clients, and churches. (1983 - Present).
Student mentor, Trinity Western University, Langley, BC. (2002 - 2008).

GENERAL

Licensures and Certifications

Consulting
American Institute of Certified Public Accountants, revision of their Personal Financial Specialist curriculum and examination. (2008 - Present).
Individual personal financial planning and investment management clients. (1983 - Present).

Professional Memberships
Austin Society of Financial Analysts.
CFA Institute.
Financial Planning Association.
National Association of Personal Financial Advisors.
Professor Mitzi K. Lauderdale  
Texas Tech University  
mitzi.lauderdale@ttu.edu

Education and Post Graduate Training

JD, Texas Tech University School of Law, 2005.  
Major: Law

MS, Texas Tech University, 2004.  
Major: Personal Financial Planning

BS, Texas Tech University, 2001.  
Major: Restaurant, Hotel, and Institutional Management in Honors Studies

Academic and Professional Experience

Associate Dean, College of Human Sciences. (September 2013 - Present).

Associate Professor, Department of Personal Financial Planning. (September 2013 - Present).

Assistant Professor, Division of Personal Financial Planning, Texas Tech University, (August 2008 - Present).

Undergraduate Program Director, Division of Personal Financial Planning, Texas Tech University, Lubbock, TX. (August 2009 - 2012).

Leadership Awards and Honors

Faculty of the Year, College of Human Sciences. (2012).

Best Paper – American Council on Consumer Interests, CFP® Board Award, CFP® Board. (June 2009).

Invited to Mortar Board “Apple Polishing” as a member’s Most Inspirational Professor. (2008).

Endowment Gifts

Coordinated efforts to obtain sponsorship, 16,000.00, 2013 Opportunity Days Sponsors. (2013).

TEACHING

Courses Taught

Texas Tech University

1100, Tech Transition: Freshman Seminar, 1 course.

3378, Estate Planning, 2 courses.

4000, Legal and Regulatory Aspects of Personal Financial Planning, 1 course.

5311, Legal and Regulatory Aspects of Personal Financial Planning, 1 course.
5398, Estate Planning, 1 course.  
IS 1100, Tech Transition: Freshman Seminar, 3 courses.  
FFP 2315, Personal Financial Planning for Professionals, 1 course.  
FFP 3333, Legal and Regulatory Aspects of Personal Financial Planning, 5 courses.  
FFP 3378, Estate Planning, 6 courses.  
FFP 4000, Individual Study, 11 courses.  
FFP 4175, Special Topics in FFP: "Steve Rhatigan, Special Needs Planning, Sept. 9, 10", 1 course.  
FFP 5000, Individual Study in Personal Financial Planning, 4 courses.  
FFP 5175, Special Topics in FFP: "Steve Rhatigan, Special Needs Planning, Sept. 9, 10", 1 course.  
FFP 5311, Independent Study in FFP: Strategic and Tactical Special Needs Planning, 9 courses.  
FFP 5320, Legal and Regulatory Aspects of Personal Financial Planning, 5 courses.  
FFP 5350, Individual Tax Planning Topics, 1 course.  
FFP 5390, Practicum in Personal Financial Planning, 1 course.  
FFP 5398, Estate Planning, 12 courses.  
FFP 7000, Research, 6 courses.  
FFP 8000, Doctor's Dissertation, 6 courses.

Non-Credit Instruction

Seminar, FFP and TTU Employee Benefits, 100 participants. (February 2013).

Review Course, 8 participants. (December 2011).

Guest Lecture, FFP Undergraduate Intro Students. (2009).

Directed Student Learning

Areehat (Poy) Lerchampitak, Dissertation Committee Member. (2013 - Present).


Teaching Awards and Honors

Chancellor's Distinguished Teaching Award Department Nominee. (2013).

Teaching Academy Member. (2013).

TTU President's Excellence in Teaching Award. (2013).

Teacher of the Year (one of two), Personal Financial Planning Association. (2012).


Invited as Guest Tennis Coach, TTU Athletics. (February 2011).


RESEARCH

Published Intellectual Contributions

Book, Chapter in Textbook-New


Book, Textbook-Revised


Conference Proceeding


Journal Article, Academic Journal


**Presentations Given**

Lauderdale, M., Colwell, M., 10th Annual Advancing Teaching and Learning Conference, "Creating Connections: Activities to Promote Connecting with Students," The Texas Tech University Teaching, Learning, and Professional Development Center, Lubbock, TX (February 28, 2014).

Lauderdale, M., Teaching, Learning, and Professional Development Center, "What the Best Teachers Do: Changes I have made to My Teaching." (September 16, 2013).


Contracts, Grants and Sponsored Research

Grant


Intellectual Contributions in Submission

Journal Article, Academic Journal

Goh, K., Tsai, F., Lauderdale, M. Competency Assessment for Lodging Entry-Level Management Trainees in Taiwan: Comparison of Students, Educators, and Industry Professionals Perspectives. Journal of Contemporary Hospitality Management.

Research in Progress

“A Practitioners Look into Special Needs Financial Planning” (Planning)
Three planners have been identified as experts in comprehensive special needs planning. Planners will be interviewed to gain a practitioners perspective.

“Family Financial Planning for Individuals with ASD” (On-Going)
This study examines the knowledge about financial planning of families with children with ASD and other disabilities .

“Special Needs Financial Planning: Assessing Community Awareness” (Complete)
The project is a needs assessment for families with a special needs loved one and level of knowledge about financial planning. An education/curriculum will be developed to prepare families in the process for receiving financial support and setting up appropriate trusts for their loved ones.

“Special Needs Trusts” (Writing Results)
SNTs are underutilized and often misused from time to time. Manuscript is in progress for submission in early 2011.

Research Interests


SERVICE

University Service

Committee Member, Student Code of Conduct Committee. (2013 - Present).
Committee Member, TTU SACS Reaffirmation Committee. (2012 - Present).
Chairperson, TTU Student Media Committee. (2013 - 2014).
Human Sciences Representative, TTU Faculty Senate. (2012 - 2013).
Committee Member, TTU Student Media Committee. (2011 - 2013).
Committee Member, TTU Discipline Committee. (2009 - 2012).
Committee Member, TTU Academic Programs Committee. (2007 - 2010).
Human Sciences Representative, TTU Faculty Senate. (2007 - 2010).
Committee Member, TTU Convocations Committee. (2007 - 2009).
Committee Member, TTU Disciplinary Appeals Committee. (2007 - 2008).
College Service

Committee Member, CCCHS Faculty Council. (2012 - 2013).
Committee Member, CCCHS Scholarship Committee. (2012 - 2013).
Committee Member, State Employee Charitable Campaign. (2009 - 2013).
Committee Member, CCCHS Distinguished Alumni Awards Committee. (2011).
Committee Member, CCCHS Faculty Council. (2008 - 2009).
Committee Member, College of Human Sciences (CCCHS) Curriculum Committee. (2007 - 2009).

Department Service

Committee Member, PFP Opportunity Days. (March 2012 - Present).
Committee Member, PFP Graduate Recognition Committee. (2012 - Present).
Committee Member, PFP Undergraduate Recruitment Committee. (2012 - Present).
Committee Chair, PFP Professional Responsibility Committee (Ethics). (2011 - Present).
Committee Member, PFP Alumni Advisory Board. (December 2010 - Present).
Committee Member, Doctoral PFP Comprehensive Exam Committee. (2009 - Present).
Committee Chair, Personal Financial Planning Scholarship Committee. (2012 - 2013).
Committee Member, Faculty Search Committee. (January 2008 - 2013).
Committee Member, Personal Financial Planning (PFP) GPA Appeals Committee. (2008 - 2013).
Committee Member, PFP Executive Committee. (2012 - August 2013).
Committee Member, State Employee Charitable Campaign Department Coordinator. (2009 - August 2013).
Committee Member, Personal Financial Planning Scholarship Committee. (2009 - 2012).
Committee Member, PFP Opportunity Days 2012. (June 2011 - April 2012).
Committee Chair, Personal Financial Planning (PFP) GPA Appeals Committee. (2009 - 2010).

Professional Service

Officer, President/Elect/Past, Financial Service Professionals, Lubbock, Texas. (July 2012 - June 2015).
Board Member and Public Relations Officer, Financial Services Professionals - Lubbock Chapter. (2010 - 2012).
Conference Poster Awards Selection Committee Member, Financial Therapy Association. (November 2011).

Public Service

Faculty Advisor, Kappa Alpha Theta. (2004 - 2012).
Membership District Director, Kappa Alpha Theta. (2007 - 2010).
Board Member, Legal Aid Society of Lubbock. (2007 - 2010).
Officer, Vice President, Legal Aid Society of Lubbock. (2008 - 2009).
Co-Advisory Board Chairman, Kappa Alpha Theta. (2008).
Board member, Legal Aid Society of Lubbock. (2007 - 2008).

Service/Performance Partnerships

Estate Planning Basics: Are you and your family prepared?, Engaged Instruction. Public Events and Understanding. In partnership with the Department of Personal Financial Planning and Texas Tech University Human Resources conducted a series of educational sessions - this was the first one, Texas. (February 2013).

GENERAL

Licensures and Certifications

Certified Financial Planner®, CFP Board. (2013 - Present).
Trained Mediator. (May 2011 - Present).
Attorney and Counselor at Law, The Supreme Court of Texas. (May 2007 - Present).

Professional Memberships

Board Member, Publicity Chair, Lubbock Society of Financial Services Professionals. (2010 - Present).
Hospitality Educators Association of Texas. (2006 - 2008).

**Development Activities Attended**

Seminar, "TTU Tenure Academy," Teaching, Learning and Technology Center. (November 2011).
Seminar, "TTU Tenure Academy," Teaching, Learning and Technology Center. (November 2010).
Conference Attendance, Academy of Financial Services Conference, Denver, Colorado. (October 2010).
Conference Attendance, American Council on Consumer Interests, Atlanta, Georgia. (April 2010).
Continuing Education Program, "Changes and Trends Affecting Special Needs Trusts," University of Texas, Austin, Texas. (February 2010).


Workshop, "Banner Basics Training." (October 2009).


Dr. Pablo R. Martinez-Mejia  
Texas Tech University  
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Education and Post Graduate Training

Ph D, Auburn University, 2006.

Academic and Professional Experience

Visiting Instructor, Texas Tech University, (July 16, 2012 - Present).  
Visiting Instructor, Department of Personal Financial Planning, Texas Tech University,  
Lubbock, Texas.

Post-Doctoral Research Associate, Texas Tech University, (August 1, 2008 - July 15, 2012).  
Post-Doctoral Research Associate, Department of Agricultural and Applied Economics,  
Texas Tech University, Lubbock, Texas.

TEACHING

Courses Taught

Texas Tech University  
PPF 2315, Personal Financial Planning for Professionals, 1 course.  
PPF 5371, Fundamentals of Personal Financial Planning, 1 course.

RESEARCH

Published Intellectual Contributions

Journal Article, Academic Journal

Martinez-Mejia, P., Malaga, J. (2012). The growing importance of Brazil, Russia, India, and  


Journal Article, Professional Journal

Products: The Rural Dimension of the Go-Texan Program. Journal of Agricultural and  
Applied Economics, 43(3), 1-10.

GENERAL

Professional Memberships

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Financial Planning Association.
Mr. Barry S. Mulholland  
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Education and Post Graduate Training

Ph D, Texas Tech University, 2014.  
Major: Personal Financial Planning (Earned May 2014)  
Dissertation Title: A Three-Essay Examination of Life Insurance

MBA, University of Wisconsin, 1995.  
Major: Business Administration (General)

BS, University of Miami, 1987.  
Major: Mechanical Engineering

Academic and Professional Experience

Assistant Professor, Texas Tech University, Dept. of Personal Financial Planning.  
(September 1, 2012 - Present).  
Taught Retirement course (1 semester), Capstone course, PFP Professional Technology.  
Lead students to professional conferences: Schwab, TD Ameritrade, Technology Tools for Today.

Teaching assistant leading delivery of PFP Professional Technology course for both undergraduate and graduate students. Graduate assistant for Capstone course for two semesters. Teaching assistant for Estate Planning course for one semester.

Senior Lecturer, University of Wisconsin Oshkosh. (August 1, 2002 - June 3, 2011).  
Member of Finance and Business Law Department. Taught courses in personal financial planning, business risk management and insurance, corporate finance and applied business statistics. Started course in personal financial planning. Team leader and editor of the course book (10 editions) for team-taught applied business statistics course for five years. Served on University, College, and department committees.

Endowment Gifts

Designated Gift, 2,500.00, United Capital. As advisor for the PFPA, helped solicit funding from United Capital to be used by the PFPA to build the United Capital Honors Display for the PFP Department. (January 2014).

Designated Gift, 2,000.00, Junxure, Inc., Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 28, 2013).

Designated Gift, 1,000.00, Advicent Solutions, Inc., Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).

Designated Gift, 1,000.00, eMoney Advisor, LLC, Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).
Designated Gift, $1,000.00, inStream Solutions, LLC, Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).

Designated Gift, $1,000.00, Money Tree Software Ltd., Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).

Designated Gift, $1,000.00, OLTIS Software, LLC, Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).

Designated Gift, $1,000.00, PEITech, Inc, Funding to support the presence of the TTU PlanTech students at the 2014 T3 conference. (December 20, 2013).

Gift-in-Kind, $99,900.00, Collegiate Funding Solutions, Inc., 100 annually renewable licenses for college-funding solutions software. (December 12, 2013).

Designated Gift, $20,000.00, FASTech Partners, Funding to support annual Student Networking Event at FPA conference. (October 1, 2013).

Gift-in-Kind, $5,000.00, Zephyr Associates, Inc., Gift of one annual license to the PFP Department for use of their software by a faculty member for classroom support. (September 18, 2013).

Gift-in-Kind, $1,000,000.00, Finect.com, 200 licenses to Finect.com, the financial advisor industry social media software. The licenses are available to all PFP students and faculty. (April 30, 2013).

Gift-in-Kind, $10,000.00, Advisor Software, Inc., Received an additional 10 licenses their goalbased software for use in the classroom. (April 2013).

Gift-in-Kind, $120,000.00, Omymen Corporation, 100 licenses to both their Wealth Planner financial planning software and Personal Financial Index financial education software. These are for use in the Schwab Technology Lab. (December 17, 2012).

Gift-in-Kind, $30,000.00, FactSet Research Systems, Inc., Access to the Advisor Version of their research software for use in the PFP program. (December 1, 2012).

Gift-in-Kind, $2,000.00, Advisor Products, Inc., 2 licenses for Advisor Software “goalbasedPro” for testing for possible inclusion in the PFP Technology program. (November 27, 2012).

TEACHING

Courses Taught

Texas Tech University
- PFP 4000, Individual Study, 3 courses.
- PFP 4175, Special Topics in Personal Financial Planning: Wise Decision Making, 1 course.
- PFP 4370, Personal Financial Planning Capstone, 4 courses.
- PFP 4380, Professional Technology in Personal Financial Planning, 5 courses.
- PFP 5000, Individual Study in Personal Financial Planning, 1 course.
- PFP 5175, Special Topics in Personal Financial Planning.
- PFP 5373, Personal Financial Planning Capstone, 4 courses.
- PFP 5380, Professional Technology in Personal Financial Planning, 10 courses.
- PFP 5394, Retirement Planning, 1 course.
Teaching Awards and Honors

Edward M. Penson Distinguished Teaching Award, University of Wisconsin Oshkosh. (September 1, 2009).

RESEARCH

Published Intellectual Contributions

Conference Proceeding


Journal Article, Academic Journal


Presentations Given


Media Contributions

Internet


ThinkAdvisor. (December 23, 2013).

ThinkAdvisor. (October 28, 2013).


Magazine


Other

Book: "Choose Wisely: Practical Insights from Spiritual Traditions". (May 1, 2013).

Contracts, Grants and Sponsored Research

Grant

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $44,438.00. (January 1, 2014 - August 31, 2014).

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $22,219.00. (September 1, 2013 - December 31, 2013).

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $44,438.00. (January 1, 2013 - August 31, 2013).

Mulholland, B. (Principal), "New Faculty Start-up Funding," Sponsored by COHS and VPR, Texas Tech University, $22,219.00. (September 1, 2012 - December 31, 2012).
Intellectual Contributions in Submission

Journal Article, Academic Journal


Research in Progress

“Does Advisor Compensation Method Impact Their Perspective on Life Insurance Disclosure Effectiveness?” (On-Going)

Using primary data, this study explores the impact of compensation method on advisor perspectives toward the effectiveness of currently mandated life insurance disclosure. With over one-third of those surveyed indicating the current disclosure format was less than effective, we explore those attributes that indicated an increased likelihood of finding the disclosure tool ineffective.

“The Impact of Cognitive Decline in Policyholders on Life Insurance Policy Lapses” (Planning)

This paper will look at the likelihood of life insurance policy lapse in older individuals being related to perceived cognitive decline. We use data from the Health and Retirement Study.

“Understanding the Shift in Demand for Cash Value Life Insurance” (Writing Results)

This paper examines whether various tax law changes over the period 1992 to 2007 have contributed to the decline in the demand for cash value life insurance. We find evidence that the introduction of tax-advantaged savings tools can explain a portion of the decline but find no evidence that the increasing estate tax exemptions have contributed to the decline in demand.

SERVICE

College Service

Committee Member, State Employee Charitable Campaign Committee. (August 2013 - Present)

Committee Member, CCHS Technology Committee. (September 1, 2012 - Present).

Department Service

Faculty Advisor, FASTech Cup Competition Teams at T3 Conference. (November 1, 2013 - Present).

Committee Member, Media Suite Development Committee. (May 1, 2013 - Present).

Committee Member, PFP Graduate Student Recruitment Committee. (January 2013 - Present).

Faculty Advisor, Manage Software Gifts Used by the PFP Department. (September 1, 2012 - Present).

Professional Service

Committee Member, Society of Financial Services Professionals, Philadelphia, PA. (March 2012 - Present).

Program Organizer, FASTech Partnership, Lubbock, TX. (February 2012 - Present).


Officer, Secretary, West Texas Chapter of the Financial Planning Association, Lubbock, TX. (August 2009 - December 2013).

Committee Member, Financial Planning Association, Denver, CO. (January 1, 2012 - December 31, 2012).

Public Service

Attendee, Meeting, Relay for Life/American Cancer Society, Lubbock, Texas. (April 13, 2013).

GENERAL

Licensures and Certifications

Chartered Financial Consultant (ChFC), The American College. (June 1, 2012 - December 31, 2015).

Texas Insurance Agent - Life, Accident, Health & HMO, Texas Department of Insurance. (September 14, 2009 - September 14, 2015).

Certified Financial Planner certificant, CFP Board of Standards. (September 21, 2006 - April 30, 2014).

Life and Health Insurance Counselor License, Texas Department of Insurance. (April 20, 2012 - April 20, 2014).


Consulting

For Profit Organization, Waupaca Foundry (Thyssen-Krupp) Inc., Waupaca, WI. (November 6, 2008 - November 13, 2008).

Professional Memberships

Insurance Engagement & Understanding Committee Member, Society of Financial Services Professionals. (September 2011 - Present).

Secretary of West Texas FPA Chapter, Financial Planning Association. (February 2009 - Present).
Board of Directors Member, Winnebagoland Estate Planning Council. (January 2006 - September 2009).


**Development Activities Attended**


Seminar, "Active Shooter Training," COHS and TTU Police Department, Lubbock, TX. (February 15, 2013).


Conference Attendance, "AFS 2010 Annual Conference," Academy of Financial Services, Denver, CO. (October 8, 2010 - October 9, 2010).


Dr. John R. Salter  
Texas Tech University  
(806) 742-5050  
john.salter@ttu.edu

Education and Post Graduate Training

PhD, Texas Tech University, 2006.  
Major: Personal Financial Planning  
Dissertation Title: Determinants of Success on the CFP® Certification Examination

MS, Texas Tech University, 2003.  
Major: Personal Financial Planning

MBA, Texas Tech University, 2001.

BS, Texas Tech University, 2000.  
Major: Chemical Engineering

Academic and Professional Experience

Associate Professor, Division of Personal Financial Planning, Texas Tech University, Lubbock, Texas. (August 2006 - Present).  
Responsibilities include 1) teaching graduate and undergraduate courses and conducting research in personal financial planning, 2) student mentoring at the undergraduate, masters, and PhD levels, and 3) serving on and participating in university, college, and departmental committees and community service.

Endowment Gifts

Endowment, 1,000,000.00, CH Foundation, Received endowed chair position from CH Foundation for the Division of Personal Financial Planning. (2011).

TEACHING

Courses Taught

Texas Tech University

5374, Advanced Retirement Planning (Executive Master’s), 1 course.
6101, Research Seminar in Personal Financial Planning, 1 course.
PPF 1115, Introduction to Personal Financial Planning, 8 courses.
PPF 2315, Personal Financial Planning for Professionals, 1 course.
PPF 3210, Professional Field Experience, 17 courses.
PPF 3350, Individual Tax Planning Topics, 1 course.
PPF 3374, Retirement Planning, 3 courses.
PPF 3386, Wealth Management, 1 course.
PPF 4000, Individual Study, 9 courses.
PPF 4175, Special Topics in Personal Financial Planning, 8 courses.
PPF 4370, Personal Financial Planning Capstone, 2 courses.
PPF 4376, Asset Management II, 2 courses.
PPF 5000, Individual Study in Personal Financial Planning, 3 courses.

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Non-Credit Instruction
Seminar, Osher Lifelong Learning Institute, 15 participants. (November 2012).

Directed Student Learning
Duncan Williams, Dissertation Committee Member. (2012 - Present).
Craig Lemoine, Dissertation Committee Chair, Personal Financial Planning. (2009 - 2013).
Hyrum Smith, Dissertation Committee Member, Applied & Professional Studies. (2009 - 2010).

Teaching Awards and Honors
Hemphill-Wells New Faculty Excellence in Teaching Award - College of Human Sciences Nominee, Texas Tech University. (October 2009).

RESEARCH
Published Intellectual Contributions

Journal Article, Academic Journal


Journal Article, Professional Journal


Journal, Edited Special Issue

Presentations Given


**Media Contributions**

**Internet**


**Newspaper**

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Contracts, Grants and Sponsored Research

**Grant**


Salter, J., "New Faculty Research Seed Grant," Sponsored by College of Human Sciences, Texas Tech University, $9,000.00. (August 2006 - 2006).

**Sponsored Research**


Salter, J. (Co-Principal), Katz, D. (Principal), Williams, D. (Supporting), Collins, A. (Supporting), Evensky, H. (Co-Principal), "Best practices in financial planning capstone courses," Sponsored by PIE Technologies, Other, $18,900.00.


Intellectual Contributions in Submission

**Journal Article, Academic Journal**


**Journal Article, Professional Journal**

Pfeiffer, S., Schaal, A., Salter, J. HECM Reverse Mortgage: Now or Last Resort?

Research in Progress

"Educating the Next Generation of Financial Planning Professionals" (Writing Results) Investigation of what practitioners want in entry-level financial planning professionals and how university programs can develop this talent.

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"Faculty and Staff Retirement Decision Making" (On-Going)
Developing survey in conjunction with TTU Benefits Office to study the decision making of faculty and staff withing the retirement benefits offered to employees.

Research Interests
true, Post-retirement financial planning and income management.

SERVICE

College Service
Committee Member, Tenure and Promotion. (September 2012 - Present).
Committee Member, Teaching Effectiveness Committee. (January 2012 - Present).
Committee Member, College of Human Sciences Curriculum Committee. (August 2011 - Present).
Committee Member, Technology Committee - College of Human Sciences. (August 2007 - August 2009).

Department Service
Committee Member, PFP Undergraduate Recruiting Committee. (2013 - Present).
Committee Member, Department of Personal Financial Planning Executive Committee. (August 2011 - Present).
Committee Chair, Faculty Search Committee- Division of Personal Financial Planning. (August 2009 - Present).
Committee Chair, PFP Undergraduate GPA Committee. (August 2008 - Present).
Committee Member, PFP PhD Qualifying Exam Committee. (2006 - Present).
Committee Member, Department of Applied and Professional Studies Executive Committee. (August 2009 - August 2011).
Committee Member, Division of Personal Financial Planning Scholarship Committee. (January 2009 - August 2009).
Committee Member, Faculty Search Committee - Division of Personal Financial Planning. (August 2005 - August 2009).

Professional Service


Public Service

Committee Chair, Rotary Club of Lubbock, Lubbock, Texas. (July 1, 2013 - Present).

Guest Speaker, Estate Planning and Trust Council, Lubbock, Texas. (2013).

Guest Speaker, Osher Lifelong Learning Institute, Lubbock, Texas. (2013).

Guest Speaker, Osher Lifelong Learning Institute, Lubbock, Texas. (2013).

Guest Speaker, Texas Society of CPA’s, Lubbock, Texas. (2013).

Guest Speaker, Texas Tech Faculty and Staff, Lubbock, Texas. (2013).

Guest Speaker, West Texas Women’s CPA Society, Lubbock, Texas. (2013).

Guest Speaker, West Texas Women’s CPA Society, Lubbock, Texas. (2013).

Guest Speaker, Osher Lifelong Learning Institute, Lubbock, Texas. (December 3, 2012).

Guest Speaker, West Texas Women’s CPA Society, Lubbock, Texas. (November 7, 2012).

Guest Speaker, Texas Society of CPAs, Lubbock, Texas. (October 30, 2012).

Guest Speaker, West Texas Women’s CPA Society, Lubbock, Texas. (April 19, 2012).

Guest Speaker, RIA Designation Course, Lubbock, Texas. (February 22, 2012).

Guest Speaker, American Association of University Women, Lubbock, Texas. (October 2010).

Service/Performance Partnerships

Personal Finance Seminars, Engaged Instruction: Non-Credit, Engaged Instruction: Public Events and Understanding, Worked with Human Resources to develop monthly personal finance seminars for TTU faculty and staff. I coordinate topics and speakers and have been a speaker myself., Texas. (January 2013 - Present).

PFP-HR Practicum, Engaged Instruction: Non-Credit, Engaged Instruction: Public Events and Understanding, Service Learning, Worked with Human Resources to use PFP practicum course as financial planners for TTU faculty and staff. A proposal was approved by the President’s office, and the project is now underway. Eric Sawyer oversees the practicum, and students began seeing faculty and staff “clients” fall 2013, Texas. (March 2013 - Present).
Service Awards and Honors

Service, University

Kathryn Burleson Faculty Service Award, College of Human Sciences. (2011).

GENERAL

Licenses and Certifications


Certified Financial Planner™, CFP Board of Standards. (February 2007 - Present).

Consulting


PFS Pathways, Texas Tech University, Lubbock, Texas. (2008).

Professional Memberships


National Reverse Mortgage Lenders’ Association. (September 2012 - Present).


Member, Society of Financial Services Professionals. (November 2010 - November 2011).


Development Activities Attended


Eric Sawyer  
Texas Tech University  
(806) 742-5050  
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Education and Post Graduate Training
MS, Texas Tech University, 2002.  
Major: Personal Financial Planning  
BS, Texas A&M University, 1998.  
Major: Political Science and Economics

Academic and Professional Experience
Instructor, Texas Tech Department of Personal Financial Planning. (June 1, 2013 - Present).  
Instructor for graduate course in Fundamentals of Financial Planning
Owner, Peacefield Wealth Solutions. (September 1, 2010 - Present).  
Financial Planning, Investments & Insurance service & products.

TEACHING
Courses Taught
Texas Tech University  
PPF 4377, Practicum in Personal Financial Planning, 3 courses.  
PPF 5371, Fundamentals of Personal Financial Planning, 4 courses.  
PPF 5390, Practicum in Personal Financial Planning, 3 courses.

GENERAL
Licensures and Certifications
Certified Financial Planner®, CFP Board. (January 31, 2006 - Present).  
Series 65, FINRA. (March 23, 2005 - Present).  
Series 63, FINRA. (April 2, 2003 - Present).  
Series 7, FINRA. (March 27, 2003 - Present).  
General Lines Agent Life, Accident, Health & HMO, Texas Department of Insurance. (February 17, 2006 - February 17, 2014).

Professional Memberships
President of West Texas Chapter, Financial Planning Association. (November 1, 2013 - Present).
APPENDIX G

Cross-Listed Syllabi

Continued on next page.
PFP 3210/5210—Professional Field Experience
Fall 2014

Professors: John Salter (Sec 001, 003, 005, 007)  Section 001: FPA
Chris Browning (Sec 003)  Section 002: FPA Volunteers
John Gilliam (Sec 006)  Section 003: Schwab Impact
Vickie Hampton (Sec 004)  Section 004: NAPFA

Contact Information:  john.salter@tu.edu
christopher.m.browning@tu.edu
john.gilliam@tu.edu

Class Time: TBD

PREREQUISITE:
6 hours of FPF courses

COURSE DESCRIPTION:
Supervised attendance and participation in professional conferences and seminars focusing on professional issues.

EXPECTED LEARNING OUTCOMES:
Upon completion of this course, students should have learned about:

- Accessing opportunities in the financial planning profession;
- Exploring career development opportunities;
- Networking with professionals;
- Current professional issues in financial planning;
- Presenting yourself in a professional manner.

METHODS FOR ASSESSING LEARNING OUTCOMES:
Methods used will include: Paper assignments, class and meeting session attendance, professional networking, and observation at meetings.
ASSIGNMENTS/PROJECTS:

First-Time Students:
You will be required to complete three assignments over the course of the semester.
- You will write a professional profile of the financial corporation/association you are attending.
- You will prepare an updated professional resume that will be posted on the FPP and/or the association website prior to the conference.
- You will attend one session in a content area: cash or risk management, retirement, education, tax or state planning and write a 500 word description of the presentation and comment on the new knowledge you acquired from sitting in that session.

Instructions and due date for these assignments are in the Blackboard course page, and assignments should be uploaded to Blackboard.

REPEAT STUDENTS

- You will serve as mentors for first time students. You will spend time with your mentee prior to and during the conference to ensure that they are taking full advantage of their field experience. Mentor assignments will be made at the first class.
- You will prepare an updated professional resume that will be posted on the FPP and/or the association website prior to the conference.
- You will have one written project: Attend one session in a content area: cash or risk management, retirement, education, tax or state planning and write a 500 word description of the presentation and comment on the new knowledge you acquired from sitting in that session.

ATTENDANCE/PARTICIPATION:

Your attendance and participation before, at, and after the conference is required and essential to your receiving the most benefit in the course. You will be required to attend all classes and conference sessions as instructed by the professors. We will provide a list of required sessions, if applicable, during class that will include pre-conference sessions and events and mentor sessions. (You must swipe your badge at the entrance of each conference session to earn credit. Asking someone to scan your badge at a session you do not attend is academic dishonesty and will be grounds for receiving a failing grade for FPP 3210/5210...for you and for the person who assists you in your dishonesty in any way.)

PROFESSIONAL CONDUCT:

You are expected to conduct yourself in a professional manner at the conference. Any breach of professional conduct will disqualify you from the class and result in an automatic failing grade...and a quick trip home if the conduct is dangerous and/or embarrassing for Texas Tech.

GRADING INFORMATION:

This course is graded as pass/fail. As such, all assignments, attendance, and professional conduct are required for a grade of “Pass.”
- Any assignment not turned in will result in a failing grade.
- Not attending the conference and conference sessions will result in a failing grade.
- Unprofessional conduct at the conference will result in a failing grade.
- Unprofessional conduct from the time we leave for the conference to the time we return, including evenings on your own at the conference and conduct at the hotel will result in a failing grade.
AMERICANS WITH DISABILITIES ACT (ADA):

Accommodations, availability of services/auxiliary aids statement: "Persons with disabilities who may need auxiliary aids or services are requested to contact the Assistant Vice President for Student Affairs, at 742-2192, preferably a few days in advance of participation so that appropriate arrangements can be made."

Class syllabi statement: "Any student who, because of a disability, may require some special arrangements in order to meet course requirements should contact the instructor as soon as possible to make necessary accommodations."

Nondiscrimination statement: "Texas Tech is committed to the principle that in no aspects of its programs shall there be differences in the treatment of persons because of race, creed, national origin, age, sex, or disability, and that equal opportunity and access to facilities shall be available to all."

ACADEMIC INTEGRITY:

Texas Tech University is committed to a high standard of integrity and therefore, academic honesty is expected. "Academic dishonesty includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act. Since dishonesty harms the individual, fellow students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced.

http://www.depts.ttu.edu/studentjudicialprograms/AcademicIntegrity.htm

PLAGARISM:

Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. Plagiarism may also result in failing the entire course. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor. The TTU Library has a resource on avoiding plagiarism at the following website: http://library.ttu.edu/ul/cswrc/wr_plag.php

CIVILITY IN THE CLASSROOM:

Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have an opportunity to gain from time spent in class, students are prohibited from using cellular phones or beepers, making offensive remarks, chatting, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in “minimally” a request to leave class.

POLICY ON LATE WORK:

An assignment is considered late if it is not posted to BlackBoard prior to the beginning of the class period of the due date. Late work WILL NOT BE ACCEPTED without a university excused absence. Please see the student affairs handbook for a list of university excused absences. Note: keep a copy of your work - this protects you in the event of questions about missing assignments.
1st class period: Everyone Required
  o Syllabus/Course expectations
  o Logistics check
  o Appropriate attire and PFP shirts
  o Professional conduct
  o Business cards
  o Elevator Speech
  o TTU PFP
  o Assignment: Resume
  o Assignment: Association/Corporation Profile

2nd class period: First timers
  o What to expect
  o Maximizing your experience
  o Networking
  o Questions and answers

3rd Class period: Debrief
  o Conference Debrief
  o Suggestions for future classes
PFP 3350 - INDIVIDUAL TAX PLANNING TOPICS
Spring 2014

Professor: Robert Barnhill
Class Times: Monday, Wednesday and Friday 8:00-8:50 am
Place: HS 122
Office: 4413 82nd Street, Suite 204
Phone: 794-1282
E-mail: robert.barnhill@ttu.edu or rebii@att.net

REQUIRED TEXT: Quickerfinder Handbook - 1040 (2013 Tax Year) (B1)
Quickerfinder Handbook - Small Business (2013 Tax Year) (B2)

RECOMMENDED TEXT: Fiduciary Income Taxation Workshop (Barnhill)
Understanding Estate and Gift Taxation (Barnhill)
(Copies of these texts can be purchased at Copy Outlet 2402
Broadway beginning March 1st)

REQUIRED SUPPLIES: Calculator; Program to watch video sent by email; Name plate

PREREQUISITE: 2.8 GPA, ACCT 3307, and PFP 3374-3376, 3378 and 3497

COURSE DESCRIPTION:
The course covers federal income and transfer tax issues affecting individuals. Since the student has
had an introductory course in federal income taxation, this course builds on that knowledge by
exploring specific tax topics in which financial planners must demonstrate a higher level of learning.
Many financial planners work for trust departments, so special consideration is given to the workings
and taxation of trusts. Since a Personal Financial Planning degree qualifies the student to take the
CFP® Certification Exam, the course covers material in taxation that may be tested on the CFP®
comprehensive exam by applying the information being presented to actual situations. Becoming
a planner requires learning how to use this information.

EXPECTED LEARNING OUTCOMES:

Upon completion of the course, students will be able to:

1. Review the tax rules and compute the income tax liability for an individual.
2. Compute the tax liability on property sales.
3. Explain the rules and compute the proper amount of contributions and distributions from
qualified plans, IRAs, and Roth IRAs.
4. Explain the tax rules concerning passive activities and other business entities.
5. Compute trust accounting income and the income tax due from a trust.
6. Compute the estate, gift and generation-skipping taxes on wealth transfers.
METHODS FOR ASSESSING LEARNING OUTCOMES: Methods used will include: Exams, individual problems, and in-class discussion/participation.

EXAMS: There will be FOUR tests consisting solely of multiple choice questions. Each test will be worth a minimum of 100 points. A comprehensive FINAL exam worth a minimum of 200 points will be given during finals week. Students are responsible for the information covered in the book, videos and in-class discussions. Unless notified, there will be no “cheat sheets” allowed during the tests or on the final exam; however, students will be allowed to use their required text books during all exams.

MAKE-UP: THERE WILL BE NO MAKE-UP FOR ANY TEST OR EXAM! If a student misses one of the first four tests, the grade on the final exam will be substituted for the grade of the missed test (using a 100 point scale), as well as being counted as the final exam grade. Failure to take two or more tests will result in a zero on EVERY test missed. Arrangements will be made for a student to take the exam early only if the student must miss an exam for a religious observance or to attend an officially approved University trip. All tests will be proctored, so no questions will be answered during the test period. Everyone must take the comprehensive final!

TEACHING PROCEDURES: The course revolves around the readings, videos and the formal lectures. You will be expected to have read the assigned materials before class. Although many of the issues discussed in the book will be covered in class or video, every area covered in the book will not be discussed in class or on the videos. Furthermore, some of the issues discussed in class or on the videos will not be found in the readings. However, you will be tested on all readings, videos and class materials. Part of being a professional is learning the ability to teach yourself, and in the field of financial planning, this skill is of vital importance. Due to the constantly changing laws and tools which effect financial planning, you will need to know how to analyze new developments in financial planning and determine how they impact you and your clients. Learning how to successfully analyze and apply new information on your own is one of a financial planner’s greatest assets. According to Stephen Covey, “To understand something but not apply it is really not to understand it. It is only in the doing, the applying, that knowledge and understanding are internalized.”

ATTENDANCE: Regular class attendance is a vital element in the course. Students are expected to attend all classes and roll will be taken at the beginning of each class period. Failure to attend class on a regular basis will result in points being deducted from your final grade. Why you missed class is unimportant and the ONLY excused absences are for religious observance or officially approved University trips; however, before an absence will be excused, the student must notify me in advance in writing; otherwise, the absence will be unexcused. Thirty points will be deducted from your final grade if you miss ten or more scheduled classes. Sixty points will deducted from your final grade if you miss twenty or more scheduled classes. It is imperative that you attend and be prepared, in advance, for every scheduled class.
PARTICIPATION: You are encouraged to participate in class. Mastery of the subject matter occurs through taking an active role in the learning process. Participation is based on volunteering for class activities and exhibiting a positive attitude, demonstrated by attentive, courteous and respectful behavior at all times. The course encourages an interactive forum. Disruptive or rude behavior will not be tolerated. Students are expected to attend class regularly and punctually. Lectures will be most beneficial when assigned readings are completed before the topics are discussed in class. Assignments should be read prior to the appropriate class meeting.

PROBLEMS: During the semester, problems will be assigned. A minimum of 100 points will be offered through the problems. The problems will be based on a fact situation with questions being asked applying the facts. While points will not be subtracted for incorrect answers, no partial credit will be given. Either you get the answer right or you do not. Problems will be sent by the TTU email system, so it is the student’s sole responsibility to make sure emails are timely received. Failure to receive emails from me or my receiving emails from the student rests totally with the student. Answers must be posted on Blackboard by the beginning of class on the date the answers are due. No late answers will be accepted for any reason; however, answers may be turned in early. The answer sheet will not be returned, so a student must keep a copy of the answers submitted for grading. There are no make-up problems, so failure to timely turn in an answer will result in the student missing the opportunity to receive credit for that particular problem.

GRADING INFORMATION:

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<tbody>
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<td>Exam 1</td>
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TOTAL POINTS 700

FINAL GRADES:

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<tr>
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<td>419-350 points</td>
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<tr>
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Grades of "I" (incomplete) will not be given to students who merely do not come to class, have failed to satisfactorily complete the course, or who beg, bother, or otherwise pester this instructor. Refer to the University’s policy regarding in completes for further information.
GRADING: The final grade is based on the points earned during the semester adjusted downward for excessive absences. No curve is given on any test, exam, problem or on the final grade for any reason whatsoever. A student with a 489 final point total will receive a final grade of “C”. No adjustment will be given even if you attended every class, took every test, did every problem and/or participated in class. The final grade is based solely on the actual points earned and will not be adjusted for any reason. Once final grades are issued, the grade is final. Exam and problem grades will be posted on Blackboard. No discussion of any extra work or any modification of your final grade will be considered, even if it keeps you from graduating.

EXTRA CREDIT: No extra credit is allowed. Do not come to me at any time during the semester asking if you can write a paper or perform any other type of extra credit. Your exam, final and problem performance are the sole factors determining your final grade. I reserve the right to offer extra credit, at no cost to the student, but I will select the form and time of any extra credit, if offered.

TAPE RECORDINGS: While the instructor does not mind students using tape recorders, if attendance drops below 75% on any class day, no tape recorders will be allowed for that day. It is important that everyone make every effort to be in class.

POLICY ON LATE WORK:

An assignment is considered late if it is not received in class at the beginning of the class period of the due date. All work is to be turned in at the start of the class on the date it is due. Late work will not be accepted; however, a student may turn in assignments early. Each student is responsible for keeping a copy of all work turned in. This protects you in the event of questions about missing assignments.

AMERICANS WITH DISABILITIES ACT (ADA):

Any student who, because of a disability, may require special arrangements in order to meet the course requirements should contact the instructor as soon as possible to make any necessary arrangements, either at the beginning of the semester or upon diagnosis of disability. Students should present appropriate verification from Student Disability Services during the instructor’s office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services Office in 335 West Hall or 806-742-2405.

Nondiscrimination statement: "Texas Tech is committed to the principle that in no aspects of it's programs shall there be differences in the treatment of persons because of race, creed, national origin, age, sex, or disability, and that equal opportunity and access to facilities shall be available to all."
ACADEMIC INTEGRITY:

Texas Tech University is committed to a high standard of integrity and therefore, academic honesty is expected. On exam days, you can expect to put your bags, backpacks, purses, caps, cell phones, PDAs, and pagers in the front of side of the classroom. If you are uncomfortable with handling your possessions in this way, please leave them at home.

“Academic dishonesty” includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.” Since dishonesty harms the individual, fellow students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced. See the University’s website for more information: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own any work that they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, possibly suspension at the university level.

Anti-plagiarism software may be utilized to determine plagiarism issues with any work submitted electronically.

The academics and profession of Personal Financial Planning require the highest academic integrity and ethical standards. As such, the Division of Personal Financial Planning has a zero tolerance policy relating to any instance of academic dishonesty listed above. Students are expected to know and understand the definitions of cheating, plagiarism, and collusion found in the Texas Tech University Catalog: (p.50) or at the following website: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

Consequences of academic dishonesty as a student in the Division of Personal Financial Planning will be subject to one or more of the following consequences:

• At the discretion of the instructor, an automatic F (zero credit) on the assignment, quiz, or exam OR a failing grade in the course for the semester will be assigned.

• At the discretion of the Director and Department Chair, the student may be dismissed as a PFP major. Major instances of academic dishonesty or habitual offenses by a student will result in being removed from the PFP major.
CIVILITY IN THE CLASSROOM:

Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have an opportunity to gain from time spent in class, students are prohibited from using cellular phones or beepers, surfing on the Web, making offensive remarks, chatting, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in “minimally” a request to leave class. I consider class as your work place. I believe you need to conduct yourself as if you were with a client paying you for your professional services. If you would not do it in front of a client paying you $200/hour, then you should not do it in class.

RESOLVING STUDENT ISSUES:

Should a student encounter an issue in the course, the following chain of authority should be followed and not circumvented:

• Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue;
• If the issue is not resolved, or the issue is of a matter that the student is not comfortable discussing with the instructor, the student should contact the Director of the Department of Personal Financial Planning.
• Only after discussion has been exhausted with the above authorities should the student contact the Department Chair of Applied and Professional Studies.
• Under no circumstances should the students start a resolution process with the Chair or Dean’s office without having discussions with the Department Director.
**TENTATIVE SCHEDULE - as of 1/15/2014**
(subject to change as Instructor deems necessary)

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SYLLABUS UNDERSTANDING

PFP 3350 - INDIVIDUAL TAX PLANNING TOPICS
Spring 2014
HS 122; M-W-F 8:00-8:50 AM

Please initial next to each of the following statements stating you understand these specific points set forth in the syllabus for this course.

_____ I have reviewed the syllabus for PFP 3350 and understand its provisions.

_____ I understand my final grade is based solely on the points earned.

_____ I understand no curve or extra credit will be given and that if I do not earn sufficient points I may earn a grade that prevents me from graduating.

_____ I understand no problem answers will be accepted late for any reason.

_____ I understand it is my responsibility to be familiar with the definitions of cheating, plagiarism, and collusion as well understanding the proper methods to cite any material used in completion of course work.

_____ I understand that any act of academic dishonesty in PFP will result in receiving a zero on the assignment, quiz or test in question, a failing grade in the course, and/or removal from the PFP major.

_____ I understand that e-mail communications will be through my TTU e-mail address and it is my responsibility to check it regularly for class information.

Student Name: ________________________________

Student Signature: ____________________________

Date: _______________________________________

I give permission to use materials created by me for this class in future classes and by the instructors of this class.

______________________________

Student Signature

THIS FORM MUST BE SIGNED AND RETURNED BEFORE THE STUDENT WILL BE ALLOWED TO TAKE ANY TESTS.
PFP 5350 - INDIVIDUAL TAX PLANNING TOPICS
Spring 2014

Professor: Robert Barnhill
Class Times: Monday, Wednesday and Friday 8:00-8:50 am
Place: HS 122
Office: 4413 82nd Street, Suite 204
Phone: 794-1282
E-mail: robert.barnhill@ttu.edu or rebii@att.net

REQUIRED TEXT: Quickerfinder Handbook - 1040 (2013 Tax Year) (B1)
Quickerfinder Handbook - Small Business (2013 Tax Year) (B2)

RECOMMENDED TEXT: Fiduciary Income Taxation Workshop (Barnhill)
Understanding Estate and Gift Taxation (Barnhill)
(Copies of these texts can be purchased at Copy Outlet 2402
Broadway beginning March 1st)

REQUIRED SUPPLIES: Calculator; Program to watch video sent by email; Name plate

PREREQUISITE: 2.8 GPA, ACCT 5311, and PFP 5371

COURSE DESCRIPTION:

The course covers federal income and transfer tax issues effecting individuals. Since the student has had an introductory course in federal income taxation, this course builds on that knowledge by exploring specific tax topics in which financial planners must demonstrate a higher level of learning. Many financial planners work for trust departments, so special consideration is given to the workings and taxation of trusts. Since a Personal Financial Planning degree qualifies the student to take the CFP® Certification Exam, the course covers material in taxation that may be tested on the CFP® comprehensive exam by applying the information being presented to actual situations. Becoming a planner requires learning how to use this information.

EXPECTED LEARNING OUTCOMES:

Upon completion of the course, students will be able to:

1. Review the tax rules and compute the income tax liability for an individual.
2. Compute the tax liability on property sales.
3. Explain the rules and compute the proper amount of contributions and distributions from qualified plans, IRAs, and Roth IRAs.
4. Explain the tax rules concerning passive activities and other business entities.
5. Compute trust accounting income and the income tax due from a trust.
6. Compute the estate, gift and generation-skipping taxes on wealth transfers.
METHODS FOR ASSESSING LEARNING OUTCOMES: Methods used will include: Exams, individual problems, and in-class discussion/participation.

EXAMS: There will be FOUR tests consisting solely of multiple choice questions. Each test will be worth a minimum of 100 points. A comprehensive FINAL exam worth a minimum of 200 points will be given during finals week. Students are responsible for the information covered in the book, videos and in-class discussions. Unless notified, there will be no “cheat sheets” allowed during the tests or on the final exam; however, students will be allowed to use their required text books during all exams.

MAKE-UP: THERE WILL BE NO MAKE-UP FOR ANY TEST OR EXAM! If a student misses one of the first four tests, the grade on the final exam will be substituted for the grade of the missed test (using a 100 point scale), as well as being counted as the final exam grade. Failure to take two or more tests will result in a zero on EVERY test missed. Arrangements will be made for a student to take the exam early only if the student must miss an exam for a religious observance or to attend an officially approved University trip. All tests will be proctored, so no questions will be answered during the test period. Everyone must take the comprehensive final!

TEACHING PROCEDURES: The course revolves around the readings, videos and the formal lectures. You will be expected to have read the assigned materials before class. Although many of the issues discussed in the book will be covered in class or video, every area covered in the book will not be discussed in class or on the videos. Furthermore, some of the issues discussed in class or on the videos will not be found in the readings. However, you will be tested on all readings, videos and class materials. Part of being a professional is learning the ability to teach yourself, and in the field of financial planning, this skill is of vital importance. Due to the constantly changing laws and tools which effect financial planning, you will need to know how to analyze new developments in financial planning and determine how they impact you and your clients. Learning how to successfully analyze and apply new information on your own is one of a financial planner's greatest assets. According to Stephen Covey, “To understand something but not apply it is really not to understand it. It is only in the doing, the applying, that knowledge and understanding are internalized.”

ATTENDANCE: Regular class attendance is a vital element in the course. Students are expected to attend all classes and roll will be taken at the beginning of each class period. Failure to attend class on a regular basis will result in points being deducted from your final grade. Why you missed class is unimportant and the ONLY excused absences are for religious observance or officially approved University trips; however, before an absence will be excused, the student must notify me in advance in writing; otherwise, the absence will be unexcused. Thirty points will be deducted from your final grade if you miss ten or more scheduled classes. Sixty points will deducted from your final grade if you miss twenty or more scheduled classes. It is imperative that you attend and be prepared, in advance, for every scheduled class.
PARTICIPATION: You are encouraged to participate in class. Mastery of the subject matter occurs through taking an active role in the learning process. Participation is based on volunteering for class activities and exhibiting a positive attitude, demonstrated by attentive, courteous and respectful behavior at all times. The course encourages an interactive forum. Disruptive or rude behavior will not be tolerated. Students are expected to attend class regularly and punctually. Lectures will be most beneficial when assigned readings are completed before the topics are discussed in class. Assignments should be read prior to the appropriate class meeting.

PROBLEMS: During the semester, problems will be assigned. A minimum of 100 points will be offered through the problems. The problems will be based on a fact situation with questions being asked applying the facts. While points will not be subtracted for incorrect answers, no partial credit will be given. Either you get the answer right or you do not. Problems will be sent by the TTU email system, so it is the student’s sole responsibility to make sure emails are timely received. Failure to receive emails from me or my receiving emails from the student rests totally with the student. Answers must be posted on Blackboard by the beginning of class on the date the answers are due. No late answers will be accepted for any reason; however, answers may be turned in early. The answer sheet will not be returned, so a student must keep a copy of the answers submitted for grading. There are no make-up problems, so failure to timely turn in an answer will result in the student missing the opportunity to receive credit for that particular problem.

GRADING INFORMATION:

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<thead>
<tr>
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<th>Points</th>
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<tbody>
<tr>
<td>Exam 1</td>
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<tr>
<td>Problems</td>
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<tr>
<td>Final</td>
<td>200</td>
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</table>

TOTAL POINTS 700

FINAL GRADES:

A 700-560 points
B 559-490 points
C 489-420 points
D 419-350 points
F 349-0 points

Grades of "I" (incomplete) will not be given to students who merely do not come to class, have failed to satisfactorily complete the course, or who beg, bother, or otherwise pester this instructor. Refer to the University’s policy regarding incompletes for further information.
GRADING: The final grade is based on the points earned during the semester adjusted downward for excessive absences. No curve is given on any test, exam, problem or on the final grade for any reason whatsoever. A student with a 489 final point total will receive a final grade of “C”. No adjustment will be given even if you attended every class, took every test, did every problem and/or participated in class. The final grade is based solely on the actual points earned and will not be adjusted for any reason. Once final grades are issued, the grade is final. Exam and problem grades will be posted on Blackboard. No discussion of any extra work or any modification of your final grade will be considered, even if it keeps you from graduating.

EXTRA CREDIT: No extra credit is allowed. Do not come to me at any time during the semester asking if you can write a paper or perform any other type of extra credit. Your exam, final and problem performance are the sole factors determining your final grade. I reserve the right to offer extra credit, at no cost to the student, but I will select the form and time of any extra credit, if offered.

TAPE RECORDINGS: While the instructor does not mind students using tape recorders, if attendance drops below 75% on any class day, no tape recorders will be allowed for that day. It is important that everyone make every effort to be in class.

POLICY ON LATE WORK:

An assignment is considered late if it is not received in class at the beginning of the class period of the due date. All work is to be turned in at the start of the class on the date it is due. Late work will not be accepted; however, a student may turn in assignments early. Each student is responsible for keeping a copy of all work turned in. This protects you in the event of questions about missing assignments.

AMERICANS WITH DISABILITIES ACT (ADA):

Any student who, because of a disability, may require special arrangements in order to meet the course requirements should contact the instructor as soon as possible to make any necessary arrangements, either at the beginning of the semester or upon diagnosis of disability. Students should present appropriate verification from Student Disability Services during the instructor’s office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services Office in 335 West Hall or 806-742-2405.

Nondiscrimination statement: "Texas Tech is committed to the principle that in no aspects of its programs shall there be differences in the treatment of persons because of race, creed, national origin, age, sex, or disability, and that equal opportunity and access to facilities shall be available to all."
ACADEMIC INTEGRITY:

Texas Tech University is committed to a high standard of integrity and therefore, academic honest is expected. On exam days, you can expect to put your bags, backpacks, purses, caps, cell phones, PDAs, and pagers in the front of side of the classroom. If you are uncomfortable with handling your possessions in this way, please leave them at home.

"Academic dishonesty’ includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.” Since dishonesty harms the individual, fellow students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced. See the University’s website for more information: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own any work that they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, possibly suspension at the university level.

Anti-plagiarism software may be utilized to determine plagiarism issues with any work submitted electronically.

The academics and profession of Personal Financial Planning require the highest academic integrity and ethical standards. As such, the Division of Personal Financial Planning has a zero tolerance policy relating to any instance of academic dishonesty listed above. Students are expected to know and understand the definitions of cheating, plagiarism, and collusion found in the Texas Tech University Catalog: (p.50) or at the following website: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

Consequences of academic dishonesty as a student in the Division of Personal Financial Planning will be subject to one or more of the following consequences:

• At the discretion of the instructor, an automatic F (zero credit) on the assignment, quiz, or exam OR a failing grade in the course for the semester will be assigned.

• At the discretion of the Director and Department Chair, the student may be dismissed as a PFP major. Major instances of academic dishonesty or habitual offenses by a student will result in being removed from the PFP major.
CIVILITY IN THE CLASSROOM:

Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have an opportunity to gain from time spent in class, students are prohibited from using cellular phones or beepers, surfing on the Web, making offensive remarks, chatting, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in “minimally” a request to leave class. I consider class as your work place. I believe you need to conduct yourself as if you were with a client paying you for your professional services. If you would not do it in front of a client paying you $200/hour, then you should not do it in class.

RESOLVING STUDENT ISSUES:

Should a student encounter an issue in the course, the following chain of authority should be followed and not circumvented:

• Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue;
• If the issue is not resolved, or the issue is of a matter that the student is not comfortable discussing with the instructor, the student should contact the Director of the Department of Personal Financial Planning.
• Only after discussion has been exhausted with the above authorities should the student contact the Department Chair of Applied and Professional Studies.
• Under no circumstances should the students start a resolution process with the Chair or Dean’s office without having discussions with the Department Director.
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<thead>
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<tr>
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<td>Introduction to course</td>
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<tr>
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<td>Overview of individual income taxation - B1 Chapters 4-6</td>
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<td>Mar 7</td>
<td>Education Planning - B1 Chapters 12 &amp; 13</td>
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<td>Business Entities - B2 Chapters B, C, D &amp; F</td>
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<td>SPRING BREAK</td>
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<td>Operation of trusts and estates - B2 Chapter G</td>
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<td>TEST</td>
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<td>FINAL - 7:30 A.M. - 10:00 A.M.</td>
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SYLLABUS UNDERSTANDING

PFP 5350 - INDIVIDUAL TAX PLANNING TOPICS
Spring 2014
HS 122; M-W-F 8:00-8:50 AM

Please initial next to each of the following statements stating you understand these specific points set forth in the syllabus for this course.

_____ I have reviewed the syllabus for PFP 5350 understand its provisions.

_____ I understand my final grade is based solely on the points earned.

_____ I understand no curve or extra credit will be given and that if I do not earn sufficient points I may earn a grade that prevents me from graduating.

_____ I understand no problem answers will be accepted late for any reason.

_____ I understand it is my responsibility to be familiar with the definitions of cheating, plagiarism, and collusion as well understanding the proper methods to cite any material used in completion of course work.

_____ I understand that any act of academic dishonesty in PFP will result in receiving a zero on the assignment, quiz or test in question, a failing grade in the course, and/or removal from the PFP major.

_____ I understand that e-mail communications will be through my TTU e-mail address and it is my responsibility to check it regularly for class information.

Student Name: ________________________________

Student Signature: ____________________________

Date: ____________________________

I give permission to use materials created by me for this class in future classes and by the instructors of this class.

______________________________

Student Signature

THIS FORM MUST BE SIGNED AND RETURNED BEFORE THE STUDENT WILL BE ALLOWED TO TAKE ANY TESTS.
Personal Financial Planning

PFP 4175/5175 Section 002 – Special Topics
Planning for Non-traditional Couples
October 10 – 11, 2014

Professor: Chris Browning, Ph.D.
christopher.m.browning@ttu.edu
Office: HS 252
Office hours: (T) 1:30 – 3:00 pm; (Th) 1:30 – 3:00 pm, or by appt.

Guest Professor: Joshua Charles, CFP®, ChFC®, CLU®, ADPA®, CEP®, CLTC
Financial-360, LLC, Rockville, MD
joshua@financial-360.com

TA’s: Clay Ranck (HS 274) Dave Das (HS 274)
roland.ranck@ttu.edu debanik.das@ttu.edu

Required and Recommended Materials:
See attached course outline

Prerequisite(s):
9 hours of PFP courses – A basic understanding of the financial planning process, tax, retirement planning, and investment products will also be beneficial.

Course Description and Purpose:
The course will explore the real life planning issues that face same-sex couples. Stepping into the role of financial planning associates, students will prepare and revise a planning document as if they are preparing for an actual client meeting. Students will draft a plan, listen to a presentation about some of the real-life issues he faces in his practice and then finalize and present the plan to peers. Through this interactive format, students will get the chance to discuss why financial planning remains complicated for same-sex couples, even in this post-DOMA period. They will learn how to spot issues for unmarried couples, as well as how to offer innovative options to help them navigate their financial lives together.
Expected Learning Outcomes:

The emphasis in this course is on applying and synthesizing prior financial planning concepts and techniques to a client circumstances and developing a course of action based on accepted financial planning methods. Additionally, you will gain the following from this class experience:

1. To acquire the knowledge, empathy and understanding of a financial planning client
2. To sharpen your ability to spot and evaluate financial planning issues in a client’s circumstances
3. To think creatively and to solve problems in highly unstructured situations.

You will be challenged to shift from being a receiver of ideas, facts, concepts and techniques, to a style of generating ideas, identifying problems, analyzing and evaluating alternatives, and formulating workable action plans, by putting theoretical knowledge into practice.

Methods of Assessment of Learning Outcomes:

Methods used will include: Attendance and Participation

Teaching Procedures:

The class will be conducted in a lecture/discussion format. Be prepared to discuss and ask questions about the material assigned.

Participation:

This course is based on the belief that mastery of the subject matter occurs through taking an active role in the learning process, by either being an active participant or an active listener.

Attendance:

Attending class is a vital element in this course. Your attendance is not only important for your understanding of class material, but also for the benefit of the class as a whole. Students are expected to attend both days of class.
Grading Information:

This course is graded on a pass/fail basis. You must have at least 75 points to pass.

| Attendance | 40 points |
| Participation & Case | 60 points |

TOTAL POINTS 100 Points

ADA Compliance Statement:

Any student who, because of a disability, may require special arrangements in order to meet course requirements should contact the instructor as soon as possible to make any necessary arrangements. Students should present appropriate verification from Student Disability Services during the instructor’s office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services office at 335 West Hall or 806-742-2405.

Academic Integrity:

Texas Tech University is committed to a high standard of integrity and therefore, academic honesty is expected. On exam days, you can expect to put your bags, backpacks, purses, caps, cell phones, PDAs, and pagers in the front of the classroom. If you are uncomfortable with handling your possessions in this way, please leave them at home.

“Academic dishonesty” includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.” Since dishonesty harms the individual, fellow students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced.

http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own, any work that they have not honestly performed, is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, including possible suspension at the university level.

Anti-plagiarism software may be utilized to determine plagiarism issues with any work submitted electronically.
The academics and profession of Personal Financial Planning require the highest academic integrity and ethical standards. As such, the Department of Personal Financial Planning has a zero tolerance policy relating to any instance of academic dishonesty listed above. Students are expected to know and understand the definitions of cheating, plagiarism, and collusion found in the Texas Tech University Catalog: (p.50) or at the following website: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

Consequences of academic dishonesty as a student in the Department of Personal Financial Planning will be subject to one or more of the following consequences:
- An automatic failing grade in the course for the semester will be assigned.
- At the discretion of the Director and Department Chair, the student may be dismissed as a PFP major. Major instances of academic dishonesty or habitual offenses by a student will result in being removed from the PFP major.

**Plagiarism:**

Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. Plagiarism may also result in failing the entire course or dismissal from the PFP program as outlined above. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor. The TTU Library has a resource on avoiding plagiarism at the following website: http://library.ttu.edu/ul/cswrc/wr_plag.php

All work in PFP courses, unless otherwise noted by the instructor, is to be completed individually. Instances of collusion, or working together outside of class on an individual assignment without prior permission, will be considered plagiarism. You are certainly welcomed to help each other in a learning situation, but sharing work is expressly forbidden.

**Civility in the Classroom:**

Students are expected to assist in maintaining a classroom environment that is conducive to learning in order to assure that all students have an opportunity to gain from time spent in class, students are prohibited from using cellular phones or beepers, making offensive or disrespectful remarks, chatting, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in “minimally” a request to leave class.
Resolving Student Issues:

Should a student encounter an issue in the course, the following chain of authority must be followed and not circumvented:

- Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue (Dr. Chris Browning);
- If the issue is not resolved, or the issue is of a matter that the student is not comfortable discussing with the instructor, the student should contact the appropriate Program Director in the Department of Personal Financial Planning (Dr. John Salter for undergraduates; Dr. John Gilliam for graduate students).
- Only after discussion has been exhausted with the above authorities should the student contact the Department Chair of Personal Financial Planning (Dr. Vickie Hampton).
- Under no circumstances should the students start a resolution process with the Chair or Dean’s office without having discussions with the appropriate Department Program Director.
STUDENT PRACTICUM MANUAL

Compiled by:

Deena Katz, Practicum Professor,
Eric Sawyer, Director of Planning
and the
Personal Financial Planning Faculty
at Texas Tech University

This Practicum Manual outlines the work necessary to complete Course PFP 4377/5390.003. This is your
guide to success in and making the most of your Practicum experience. If you have any questions,
contact Eric Sawyer, Director of Planning at eric.sawyer@ttu.edu.

<table>
<thead>
<tr>
<th>Instructor: Eric Sawyer, MS, CFP®</th>
<th>Practicum Office: Tech Plaza 307D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office: Human Sciences 267</td>
<td></td>
</tr>
<tr>
<td>Office Hours: MW 9:00am – Noon and by appointment</td>
<td></td>
</tr>
<tr>
<td>Phone: (806) 834-3742 Office/ (214) 794-0193 Cell</td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:eric.sawyer@ttu.edu">eric.sawyer@ttu.edu</a></td>
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</tbody>
</table>

PFP 4377/5390.003—PRACTICUM IN PERSONAL FINANCIAL PLANNING
Fall 2014
August 25 – December 3, 2014
HS 124, F 9:00am-11:50am
COURSE OUTLINE - PFP 4377/5390.003

Prerequisites:

1. GPA of 3.0 or better with the consent of the instructor.
2. Communicate with Director of Planning and teammates openly and in a professional manner to satisfactorily complete course assignments.
3. Attend and participate in weekly team meetings.
4. Attend and participate in individual one-on-one monthly reviews with Director of Planning.
5. Schedule an exit interview/debriefing session with the Practicum instructor and/or Director of Planning at the completion of the semester.

Major Course Objectives:

1. Gain insight into how a business operates within the financial planning/financial services industry.
2. Gain an understanding of the knowledge and skills required for an entry-level position.
4. Develop professional goals and the skills to achieve those goals.
5. Develop an understanding of the administrative requirements of the profession.
7. Improve skills in financial planning and work in a professional environment.
8. Begin the process of transferring classroom knowledge to business applications, including critical thinking skills in a professional setting.

Duties and Responsibilities

1. Communicate with the Director of Planning, teammates and clients openly and in a professional manner.
2. Attend and actively participate in weekly team meetings and for scheduled assignments.
3. Complete work at their best level and on time for the clients in our care.
4. Work to improve the practicum, its procedures and what it offers to clients, students, the TTU PFP program and to the financial planning profession itself.
5. Attend and actively participate in individual one-on-one monthly reviews with the Director of Planning.
6. Schedule an exit interview/debriefing session with the Director of Planning at the completion of the semester.

Methods of Assessment of Learning Outcomes:

Reports and Projects

Each student is required to professionally complete the projects assigned during the weekly team
meetings by the Director of Planning:

1. **Weekly Brief on a topic in 1) financial planning, 2) business/practice management related to financial planning, and 3) technology issues related to financial planning:** 5 minutes will be given to students each week to present on each topic listed that may have relevance to the work being done during the Practicum.

2. **Project Metrics:** Each student is responsible for tracking and reporting business metrics each week relevant to the work being done. Suggestions and action towards improving these metrics or adding others is encouraged.

3. **Mid-Semester Review:** Students will meet with the Director of Planning on their progress at a midpoint in the semester. This will include a self-assessment, evaluation by the Director, and a discussion on how to continue improvements.

4. **Exit Interview/Debriefing:** Students will meet with the Director of Planning for a final self-assessment and Director evaluation. Student should also make suggestions for improvements in the practicum based on their experience. Students may be called upon to discuss their practicum experiences and to share insights gained to help recruit future practicum students.

**Project Descriptions**

Students will have a unique opportunity to help create what could become a model offering for other financial planning education programs around the country.

Students will apply their financial planning education in a professional setting with the opportunity to work with a variety of real clients and businesses who seek out the services of this practicum. In addition, specific students may be assigned to lead certain projects although each student is expected to participate in all projects.

These projects include, but are not limited to the following:

1. **Financial Planning Partnership with TTU Human Resources known as PlanTechs**
   - Students under the supervision of the Director of Planning and TTU PFP faculty and coordinated with the TTU Department of Human Resources will
     1. operate as a financial counseling/planning firm,
     2. market financial counseling and planning services to TTU employees
     3. meet with TTU employees, create and present financial plans and services (excluding investment recommendations) that clients can use with other professional advisors
     4. and create, maintain and provide informational programs for TTU employees

2. **Partnership with NewRetirement.com (NR)**
   - Students will gain valuable communication experience and financial planning knowledge providing answers to financial planning questions posed by the national public on NR’s website. Advice will NOT be given, only informational responses will be provided.
     - Students can earn $5 per question answered to help offset TTU PFP approved conference travel.
3. In addition to assisting with the day to day management of the practicum’s responsibilities, students will help run our weekly staff meetings, provide assistance in other related initiatives and are encouraged to market our initiatives to continue to grow opportunities for the next round of students.

4. During the course of the semester students should also be prepared and willing to assist with additional responsibilities should the practicum gain additional projects.

Special Note

Students must be aware that this is not a typical course that will assign a letter grade. Either our clients are happy and the excellent reputation each student has contributed to the TTU PFP program is further exemplified or a student who fails to perform will be asked to drop the practicum.

The time required will be flexible, but given that students will need to meet with clients, participate in educational presentations and provide research among other responsibilities, individual time management will be imperative. The only official “class” time we will meet as a team will be during our weekly team meeting.

Students might not be asked, but must be willing to participate in all the activities described above. The practicum should be considered a “small business” and must operate as a single team where we all help to look after each other and assist others when appropriate to meet the practicum’s responsibilities.

Office Space

To complete our work, we will have use of an office within the PFP Department. It is our responsibility to keep this office clean and under no circumstances allow entry into this office by other students not enrolled in this specific course.

Grading Information

Final course grades will be determined as follows:

<table>
<thead>
<tr>
<th>Component</th>
<th>Percent</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>NewRetirement Answers (10 pts/?)</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>PlanTechs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Writing</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Data Gathering Meeting Performance</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Plan Presentation Performance</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Teamwork</td>
<td>20.0%</td>
<td>200</td>
</tr>
<tr>
<td>Marketing</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Junxure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workflow</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Maintenance</td>
<td>5.0%</td>
<td>50</td>
</tr>
<tr>
<td>Weekly Topic Briefs (10 pts/wk)</td>
<td>10.0%</td>
<td>100</td>
</tr>
<tr>
<td>Mid-summer Progress Review</td>
<td>2.5%</td>
<td>25</td>
</tr>
<tr>
<td>Exit Interview</td>
<td>2.5%</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>1,000</strong></td>
</tr>
</tbody>
</table>

Do not count on extra credit— “extra credit” doesn’t really exist if your employer simply doesn’t think you’re doing what he or she is paying you to do.
A: (at or above 90%) 900 – 1,000 points (excellent work)
B: (at or above 80%) 800 – 899 points (above average work)
C: (at or above 70%) 700 – 799 points (average work)
D: (at or above 60%) 600 – 699 points (below average work)
F: (below 60%) < 600 points (unacceptable work)

- Grades will be given privately per your body of work. Final grades will be given upon personal request.
- Curves. If clients feel like your co-workers are providing better value, they will simply prefer to work with your co-worker or leave your firm. They won’t give you a “curve.” So I won’t either.
- Do not count on extra credit—grades are not based on need. If there is an opportunity to go above and beyond what is required, I may provide this opportunity.

Failure to attend meetings without University or the Director of Planning’s approval, failure to complete assigned tasks and/or failure to communicate with the Director of Planning can result in failure for the course. Communication, honesty and a good work ethic are key.

Financial Aid Implications of Failing the Course
Please note that unsuccessful completion of this class or course completion of at least 60% of the semester may result in repayment of all or part of your student financial aid. For further information, please contact Student Financial Aid, 806-742-3681, or finaid.advisor@ttu.edu.

ADA Compliance Statement:
Any student who, because of a disability, may require special arrangements in order to meet the course requirements should contact the instructor as soon as possible to make any necessary arrangements.

Students should present appropriate verification from Student Disability Services during the instructor’s office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services office in 335 West Hall or 806-742-2405.

Academic Integrity:
Texas Tech University is committed to a high standard of integrity and therefore, academic honest is expected. On exam days, you can expect to put your bags, backpacks, purses, caps, cell phones, PDAs, and pagers in the front of side of the classroom. If you are uncomfortable with handling your possessions in this way, please leave them at home.

"Academic dishonesty’ includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act deigned to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.” Since dishonesty harms the individual, fellow students and the integrity of the University, policies on scholastic dishonesty will be strictly enforced. http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

Personal Financial Planning
It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own any work that they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, possibly suspension at the university level.

Anti-plagiarism software may be utilized to determine plagiarism issues with any work submitted electronically.

The academics and profession of Personal Financial Planning require the highest academic integrity and ethical standards. As such, the Division of Personal Financial Planning has a zero tolerance policy relating to any instance of academic dishonesty listed above. Students are expected to know and understand the definitions of cheating, plagiarism, and collusion found in the Texas Tech University Catalog: (p.50) or at the following website: http://www.depts.ttu.edu/studentjudicialprograms/academicinteg.php

Consequences of academic dishonesty as a student in the Division of Personal Financial Planning will be subject to one or more of the following consequences:

- At the discretion of the instructor, an automatic F (zero credit) on the assignment, quiz, or exam OR a failing grade in the course for the semester will be assigned.
- At the discretion of the Director and Department Chair, the student may be dismissed as a PFP major. Major instances of academic dishonesty or habitual offenses by a student will result in being removed from the PFP major.

Plagiarism:

Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. Plagiarism may also result in failing the entire course or dismissal from the PFP program as outlined above. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor. The TTU Library has a resource on avoiding plagiarism at the following website: http://library.ttu.edu/ul/cswrc/wr_plag.php

All work in PFP courses, unless otherwise noted by the instructor, is to be completed individually. Instances of collusion, or working together outside of class on an individual assignment without prior permission, will be considered plagiarism.

Civility:

Students are expected to assist in maintaining a classroom environment that is conducive to learning in order to assure that all students have an opportunity to gain from time spend in class, students are prohibited from using cellular phones or beepers, making offensive or disrespectful remarks, chatting, reading newspapers, sleeping, or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in “minimally” a request to leave class.
Resolving Student Issues:

Should a student encounter an issue in the course, the following chain of authority should be followed and not circumvented:

- Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue;
- If the issue is not resolved, or the issue is of a matter that the student is not comfortable discussing with the instructor, the student should contact the Director of their program (Dr. John Salter for Undergraduate courses, Dr. John Gilliam for MS courses/students, Dr. Michael Finke for PhD courses/students).
- Only after discussion has been exhausted with the above authorities should the student contact the PFP Department Chair (Dr. Vickie Hampton).
- Under no circumstances should the students start a resolution process with the Chair or Dean’s office without having discussions with the appropriate Program Director.

This is a “Living Document.” We will track our workflow and activity using Jnixure Cloud.

Course Outline: The course syllabus provides a general plan for the course; deviations may be necessary and the instructor reserves the right to change the following schedule at any time. Additional reading will be added if interesting articles appear during the semester.

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
</tr>
</thead>
</table>
| Aug 29 | Introduction & Expectations  
Overview of Projects & Orientation                                      |
| Sept 5 | Review TTU Employee Benefits  
Review Sample Case  
Role Playing                                                                  |
| Sept 12| Meeting Date for this week will change  
Critical Thinking  
Regular Weekly Team Meetings Start                                           |
| Sept 19| Meeting Date for this week may change due to FPA Conference  
Weekly Team Meeting                                                          |
| Sept 26| Weekly Team Meeting                                                     |
| Oct 3  | Weekly Team Meeting  
Individual Mid-semester reviews this week                                 |
| Oct 10 | Weekly Team Meeting                                                     |
| Oct 17 | Weekly Team Meeting                                                     |
| Oct 24 | Weekly Team Meeting                                                     |
| Nov 7  | Weekly Team Meeting                                                     |
| Nov 14 | Weekly Team Meeting                                                     |
| Nov 21 | Weekly Team Meeting  
Individual Exit Interviews this week                                           |
| Nov 2  | Thanksgiving Break (no classes)                                        |
PRACTICUM SUPERVISOR EVALUATION

THE DIRECTOR OF PLANNING WILL COMPLETE AN EVALUATION OF YOUR WORK PRIOR TO THE END OF THE PRACTICUM.

Practicum Evaluation

Student’s Name ___________________________ Date __________________

Director Of Planning’s Name ___________________________

1. Please rate your Student Team Member.

RATING SCALE: 1 = LOW  3 = MEDIUM  5 = HIGH

<table>
<thead>
<tr>
<th>Student’s Name</th>
<th>Cooperative</th>
<th>Understands Directions</th>
<th>Attitude</th>
<th>Time Management</th>
<th>Responsive</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

Comments:

2. Circle the number that best represents your knowledge and skills of the student.

RATING SCALE: 1 = LOW  3 = MEDIUM  5 = HIGH

<table>
<thead>
<tr>
<th>KNOWLEDGE AND SKILLS RELATED TO:</th>
<th>PRACTICUM EXPERIENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependability</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Following Instructions</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Taking Initiative</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Performance of Assigned Tasks</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Relationship with Staff</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Attempt to Understand Organization’s Purpose, Policies and Functions</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Attendance</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Relationship with Practicum’s Clients (if applicable)</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Attitude Toward Criticism</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Emotional Stability</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Projects Self to Others</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Creativity</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Your estimation of student’s Prospect for Success</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

Would you invite this student to work with this Practicum again? Y N
OVERALL EVALUATION OF STUDENT

3. Please take a moment to answer the following questions.

A. In what areas do you believe the student was best prepared?

B. In what areas do you believe the student needs to improve?

C. What suggestions are there to improve the program?
Personal Financial Planning

Practicum and Self-Assessment Evaluation

Name ___________________________ Semester/Year ____________________

1. Please review the following list of knowledge and skills statements. Give some thought to what you knew before this Internship and what you learned during the semester. Circle the number that best represents your knowledge and skills before then after this experience.

    **RATING SCALE:**
    1 = LOW  3 = MEDIUM  5 = HIGH

<table>
<thead>
<tr>
<th>BEFORE PRACTICUM</th>
<th>SELF-ASSESSMENT OF KNOWLEDGE AND SKILLS RELATED TO:</th>
<th>AFTER PRACTICUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>Understand operations in a service organization</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Ability to use your counseling skills</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Developing solutions to real world problems</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Utilizing self-directed skills</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Mastering new information</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Taking direction</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Creativity</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Utilizing Teamwork principles</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>Working with clients of practicum</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>General professional demeanor</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>
OVERALL EVALUATION OF PRACTICUM

Please take a moment to answer the following questions.

1. What new insights do you have about your future career as a result of this experience?

2. What do you feel were the strengths of this Practicum?

3. What do you feel were the weaknesses of this Practicum?

4. How can we improve this experience? How can you improve? (2nd question for mid-term)

5. What additional training-development education would be helpful in your career path?

6. (For mid-term) What goals do you want to accomplish before the end of the semester?
Practicum Understanding

PPF 4377/5390.003 Practicum in Personal Financial Planning
Fall 2014
August 25 – December 3, 2014
HS 122, F 9:00am-11:50am

Please initial next to each of the following statements stating you understand these specific points set forth in the syllabus for this course.

_____ I have reviewed the syllabus for PPF 4377/5390.003 and understand its provisions.

_____ I understand that I am responsible for preparing for each meeting, including completion of necessary readings in advance, projects, assignments and research on time and to proactively communicate my progress and/or needs to successfully complete my work.

_____ I understand that it is my responsibility to help keep the Practicum office clean and professional looking.

_____ I understand that under no circumstances should I share anyone’s personal information I come in contact with and that such information shall be kept in secure locations as directed by the PPF Department.

_____ I understand it is my responsibility to be familiar with the definitions of cheating, plagiarism, and collusion as well understanding the proper methods to cite any material used in completion of coursework.

_____ I understand that any act of academic dishonesty in PPF will result in receiving a zero on the assignment, quiz or test in question, a failing grade in the course, and/or removal from the PPF major.

_____ I understand that email communications will be through my TTU email address and it is my responsibility to check it regularly for class information.

Student Name: ____________________________

Student Signature: _______________________

Date: ________________________________

I give permission to use materials created by me for this class in future classes and by the instructors of this class.

______________________________________

Student Signature:
PFP 5327 also cross-listed as ECE 5120:
Introduction to fMRI study design and analysis

Fall 2011: Fridays 3:00-4:50, Experimental Sciences Building 120

Instructor: Russell James, J.D., Ph.D.
Office: Human Sciences Building 248A
Office Hours: Thursday 9-Noon and by appointment
Phone: 806.742.5050 ext. 273
E-mail: russell.james@ttu.edu

Class Schedule: PLEASE NOTE THEUNEVEN SPACING OF CLASS MEETING DATES

September 2: Introduction to course; guest presentations; HRF & BOLD; study design
September 16: Tour of TTN; study design continued; guest presentations
September 30: Presentation of study design concepts; physics of fMRI; installing SPM8
October 21: Running demonstration in the TTN lab
October 28: Distribution of data; getting to first images in SPM8; single brain analysis SPM8
November 4: Guest presentations; Group analysis of multiple subjects in SPM8
December 2: Discussion of results and future potential projects; Guest presentations

In Class Demonstration Project:
You will be asked to participate by designing an fMRI demonstration experiment, either on your own or with a group. After the winning designs have been selected, you will be asked to participate by assisting one of the winning groups or by integrating others into your project if your concept is chosen.

Participation:
This is a seminar class. Therefore, it is critical that you regularly attend the seminars and participate in class where possible.

Required Texts/Materials:
Readings in this course will consist of a selection of academic articles from peer-reviewed journals as well as academic working papers.

Communicating with the Professor:
I plan to be available during office hours on Thursday morning and typically the rest of the day on Thursday.
Late Work Policy & Attendance:
If you must miss more than one class during the semester and wish to receive credit for the missed class please complete a 2,000 word summary of and reaction to an academic journal article related to fMRI in your field of interest within three weeks of the missed class or, in all cases, prior to the start of finals week.

Grading Information:
Grading structure:
- 60%: In class assignments and other participation in class
- 40%: Development of study design concept

Final Grades will be determined by the following schedule:
- A: 90% +
- B: 80% to <90%
- C: 70% to <80%
- D: 60% to <70%
- F: <60%

Course Description and Purpose:
This course introduces students to fMRI analysis. Students will hear presentations from current researchers regarding their projects in addition to regularly scheduled topical lectures from the instructor. Topics will include basics of fMRI such as the Hemodynamic Response Function, Blood Oxygen Level Dependent signals, study design issues particular to fMRI, physics of the fMRI, data analysis of fMRI images, use of fMRI analysis software – specifically SPM8 – for analysis of single brain and group brain data.

Expected Learning Outcomes:
Upon completion of this course, students will be able to:
1. Be knowledgeable about locating and using resources available for further study in conducting fMRI experiments
2. Understand the basic principles of measuring the Hemodynamic Response Function using Blood Oxygen Level Dependent signals
3. Gain familiarity with the study design issues unique to designing and conducting an fMRI study
4. Obtain practice in using SPM8 (or other) software for data analysis of fMRI images
5. Gain exposure to current, past, and future research taking place at Texas Tech University and elsewhere employing MRI technology
6. Identify and interact with a community of fellow researchers interested in continued pursuit of studies involving fMRI technology

ADA Compliance Statement:
Any student who, because of a disability, may require special arrangements in order to meet course requirements should contact the instructor as soon as possible to make any necessary
arrangements, either at the beginning of the semester or upon diagnosis of disability. Students should present appropriate verification from Student Disability Services during the instructor’s office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services office at 335 West Hall or 806-742-2405.

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It is the aim of the faculty of Texas Tech University to foster a spirit of complete honesty and a high standard of integrity. The attempt of students to present as their own any work that they have not honestly performed is regarded by the faculty and administration as a serious offense and renders the offenders liable to serious consequences, possibly suspension at the university level.

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**Plagiarism:**
Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor. The TTU Library has a resource on avoiding plagiarism at the following website: [http://library.ttu.edu/ul/cswrc/wr_plag.php](http://library.ttu.edu/ul/cswrc/wr_plag.php)
APPENDIX H

Policies Related to Graduate Programs

Continue to the next page for:
- CFP® Exam Policy
- Guidelines for Assigning Assistantships
- Professional and Academic Memberships
- Student Travel Policy
Department of Personal Financial Planning

OP: CFP® EXAM

DATE: Fall 2014 (Revised 11/7/14)

PURPOSE: The purpose of this Operating Policy (OP) is to provide specific guidance for PhD students taking the CFP® exam while enrolled in the Personal Financial Planning Doctoral program at Texas Tech University.

REVIEW: This OP will be reviewed at the beginning of each fall semester by the PFP faculty to make sure it is contributing to the PFP Department’s mission and goals.

POLICY

1. Full-time PhD students who are currently enrolled in or have completed PFP 5373 (Capstone) will be allotted a one-time only allocation of up to $1,600 to apply towards the cost of sitting for the CFP® examination while enrolled at Texas Tech University. Applicable expenses are:

   a. Exam Review Materials/Course
      The PFP Department will purchase one set of review materials (cost not to exceed $1,085, including shipping). The review provider used is at the discretion of the test taker. If the PhD student does not complete the PhD program, he/she will be given the opportunity to repay Texas Tech University for the costs incurred on his/her behalf. Consequences for not making the university whole may include cancellation of review course services and/or a hold on graduation.

   b. Exam Registration
      The PFP Department will provide a scholarship to cover the amount of one CFP® exam fee. The scholarship will be issued upon submitting the exam results to the Department (as indicated in 2.a). In order to receive the scholarship for the exam fee, the exam must be taken while still enrolled in the PFP Doctoral program.

2. Review Course Progress and Exam Results

   a. Study Hours and Review Course Progress
      Review providers will send the PFP Department regular updates of logged study hours and on-line course review progress.

   b. Pass/Fail and Diagnostic Feedback
      Exam results will be posted to your secure CFP® Board account. You are required to release your pass/fail results and diagnostic feedback to the department. This will help the PFP Department to identify areas of relative strength and weakness.

Personal Financial Planning
Personal Financial Planning
Guidelines for Assigning Assistantships to Graduate Students
September 17, 2012

Because of limited Department resources for personnel, the Chair is often in the position of making difficult decisions about support of temporary personnel, particularly graduate students. The following guidelines will facilitate decisions regarding assistantships for graduate students.

Basic Principles
- Funds available for temporary personnel should be managed in a way to maximize the ability to support graduate students.
- Unless specific expertise is needed, graduate students from within the department will be supported before temporary staff, visiting professors, instructors hired on a course by course basis, and graduate students from outside the department.
- Specific assignments are made by the Chair in consultation with the Program Directors and faculty who have grant funding available to hire graduate students.
- Most graduate assistants will be hired in half-time positions making them eligible for benefits (health insurance, tuition and fee waivers, in-state tuition).

Primary Goal = Meet Department Needs
- Teach classes (GPTIs)
- Fulfill funded project needs
- Support administration
- Staff special projects
- Support faculty
  - New faculty
  - Faculty with heavy loads (including teaching and administrative assignments)
  - Faculty in between grants
  - Staff special projects

Secondary Goal = Support Students
- Full-time doctoral students in first three years of academic program (four years for those entering with only a bachelor’s degree)
- Selected full-time master’s students
  - To meet departmental needs
  - Potential for doctoral study
- Summer support when possible

Role of Faculty
- Maximize resources for PFP graduate students by seeking and obtaining external funding for graduate students. Whenever possible, support graduate students over equipment, travel, etc.
- Hire PFP graduate students whenever possible.
- Hire graduate assistants in half-time positions making them eligible for benefits (health insurance, tuition and fee waivers, in-state tuition).
Professional and Academic Memberships for Full-Time PhD Students

The PFP Department will also pay for one professional and one academic membership fee that are related to the teaching and research mission of the department. The annual amount paid per student for both of these fees will be limited to $150.

NOTE: University policy prohibits reimbursement of payments to students, except in extreme cases. When you need to pay for certifications, licenses, and memberships ask the PFP staff to pay for the item.
Departmental Funding
Funding will be allocated according to Texas Tech University and State travel regulations (OP 79.01). Total allocation cannot exceed what is allowed by law. Departmental funding will only be provided to resident PhD students. Funding is limited to two trips per academic year. The department will provide $150 as a graduate school match* when presenting a paper, poster, or serving on a panel. The department will also provide $500 towards a trip where no presentation is required (or a second trip where a presentation is given).

Only expenditures up to the allocated amount are guaranteed for reimbursement. Once your departmental travel funds are depleted, no further travel funds will be considered or awarded on behalf of PFP.

When booking your travel, book directly with the airline or hotel. Agencies such as Expedia, Orbitz, or Travelocity do not provide sufficient documentation for reimbursement by the State of Texas. With the exception of conference hotels, please do not exceed State contract rates or Federal per diem rates. Due to the restrictions on available funding sources, the Department does not guarantee full reimbursement when State contract rates are exceeded. Rates information can be found by visiting the following website: https://www.fiscal.ttuhssc.edu/travel2/HelpLinks.aspx.

Departmental Application Process
Prior to Departure
The “Application for Official Travel” and “Estimated Travel Expenses” forms must be submitted to PFP’s graduate student travel preparer, Cynthia Cantu, at least ten (10) business days prior to departure (35 days if requesting a grad school match). In accordance with TTU policy, reimbursement for travel will NOT be provided if forms are not submitted prior to travel. The following documents are required to ensure reimbursement:

- Completed “Application for Official Travel” – include details such as the full name of the conference and the specific purpose for attending - if presenting; provide the title of the paper/poster/panel you will be presenting.
- Completed “Estimated Travel Expenses”

Upon Return
All original receipts must be turned in to your travel preparer, within five (5) business days upon your return.

- **Airline Reservation and Itinerary** – proof of payment must be shown on receipt
- **Hotel Portfolio** – documentation must be on official hotel letterhead and show the total amount for your stay along with proof of payment resulting in a zero balance remaining at check-out. If sharing a room, please have the hotel split the bill and issue separate receipts in each guest’s name.
- **Conference Registration and Schedule** – provide only if registration fee was paid out of pocket and is to be reimbursed as part of travel expenses. Schedule provided should show meals, if any, provided at the conference.
- **Meal Receipts** – reimbursements will not be provided for meal times were the conference provided food. Individual meal receipts are not required. Total amount provided as meal reimbursement will not exceed the location’s per diem limit.
- **Other Receipts** – provide receipts for all expenses incurred such as parking, taxi or public transportation, excess baggage fees, etc.

*Additional Funding Sources
The Graduate School has additional funds available for presentations at professional conferences. In order to obtain Grad School funds, applications must be submitted according to the Graduate School’s guidelines at http://www.depts.ttu.edu/gradschool/students/current/index.php. When applying for funding from the Grad School, all documentation must be routed through your PFP travel preparer. All application materials needed by the Grad School must be received by PFP at least 35 business days prior to departure.
APPENDIX I

Opportunity Days 2015

Wednesday, March 4
- Career Interviews
- Welcome Reception for Sponsors & Students

Thursday, March 5
- Career Interviews
- CE Sessions
- Alumni Panel
- Casino Night

Friday, March 6
- Career Interviews
- Round Raider Speed Networking
- Banquet Dinner

More information & registration will be available soon at www.pfp.ttu.edu