

Advising Recommendations
Master of Science Degree in Business Administration with a
Concentration in Financial and Tax Planning

Admissions

The admissions process is handled through the Graduate School of Business Administration whose email is sdsumba@mail.sdsu.edu.

- Application information is at:
http://arweb.sdsu.edu/es/admissions/graduate/business_admin_ms.html
- Fees, admission requirements and the program is explained in the Graduate Bulletin at: <http://coursecat.sdsu.edu/bulletin/quickref.html>
- The requirements for the MS are at http://coursecat.sdsu.edu/bulletin/pdfs/b_a.pdf
- Some financial Planning information is available at www.sdsu.edu/finplan

Criteria include GMAT (the median score at SDSU is a little below 600) and undergraduate and last 60 units gpa (the median is a little over 3.0). Work experience, references and your application essay are important, too.

Waiver of Prerequisites

As adviser my first role is to review your previous coursework to determine if you have met the course prerequisites (they are mostly course, not program prerequisites; that is, you can be admitted without having taken them). Although prerequisites are not enforced for the SDSU Executive Financial Planner program, they are for the masters. You complete a •Waiver Form• which we review to determine if prerequisites have been met. Some of the prerequisites can be taken at community college. These include financial accounting, intro. to macro- and micro-economics, statistics and business law/environment. Finance must be taken at the upper-division (FIN 323) or graduate (BA665) level. Intermediate Macroeconomics is waived if you include FIN 659 as one of your program classes. Ordinarily prerequisites should be taken within five years at a regionally accredited institution. For •Finance• you should have a •B• in Finance or several courses in finance beyond basic finance. In this program, we are willing to negotiate elapsed time and grade requirements for prerequisites. Recalling prerequisite material in program classes is the students, responsibility. You may need to review prerequisite material even if specific classes are waived. Statistics, economics and financial accounting are necessary for •Finance• and •Finance• is necessary for •Investments•.

Selecting Initial Coursework

If you start in the fall you should select from Financial Counseling (Fin 657, only offered Fall), Benefits (Fin 523, only offered Fall), If you start in the Spring you should select from Estate Planning (Fin 705), Investments (Fin 651, has follow on classes), Taxation (Acctg. 503, has follow on classes) and Insurance (Fin 522).

If you have completed the Executive Financial Planning program you have taken the above classes, so you will select from the elective classes shown on the special advising sheet for Executive Financial Planner alumni.

If you were an undergraduate financial services major you will have a lot of electives so you can select from any listed electives and maybe others if you can rationalize their relevance to financial planning and your plans.

Official Program

When you are within nine months of graduation (but after you have earned 12 program units) you should have filed an •official program• which is basically a contract with the university stating when you complete that coursework successfully, and meet the other requirements, you will graduate. Your Academic Adviser (Tom Warschauer) approves of and submits your official program to the Graduate Business Office and then they submit it to the University Graduate Division. Generally your program will contain 30 or 31 units (excluding prerequisites). Substitutions can sometimes be made to your official program, but a course with a grade less than a B- cannot be removed.

Advancement to Candidacy

In order to gain this status you must:

- Be classified as a graduate student (overcome any admission deficiencies)
- Have an official program
- Complete at least 12 units of graduate coursework listed on the official program.
- Have a 3.0 (B) average in the above classes
- Have no grade less than 2.0 (C) on any program class
- Completed any undergraduate deficiencies

FIN 590 (798 until Fall 2009)

Your last Spring Semester (only) you must take a one unit class called FIN 590, Financial Planning Practicum. You will write a comprehensive Financial Plan on a •real client• that you select (not a family member). Your Comprehensive Examination (Plan B) will consist of your presenting and defending that plan before a faculty and practitioner panel.

Apply to Graduate

When you are entering your last semester in our program you must •apply to graduate. Sometime in the first two weeks (approx) of your last semester (see calendar in Class Schedule). There is a \$55 fee for this that must be paid at time of application.

Certificate in Personal Financial Planning

In addition to the degree you may be awarded the *SDSU Certificate in Personal Financial Planning*. Anytime after you have completed Accounting 503, Finance 651, 705, 522, 523 and 657 with at least a 2.7 average, you qualify for the *SDSU Certificate in Personal Financial Planning*, which entitles you to sit for the Certified Financial Planner Licensing Examination. If you do not apply for the Certificate, it will not be awarded.

Tom Warschauer, Ph.D., CFP^f
Academic Adviser, Financial Planning Programs
tom.warschauer@sdsu.edu

Disclaimer: The purpose of this advising sheet is to aid you in achieving your academic goal. It is a summary of the relevant information contained in the **Graduate Bulletin**. If any discrepancies exist between this advising sheet and the Bulletin it is regretted. In all cases the *Graduate Bulletin* is the document which determines all University policy and requirements.