

# 4<sup>TH</sup> ANNUAL FPA MIDSOUTH FINANCIAL PLANNING AND INVESTMENTS SYMPOSIUM

Hosted by WKU's Financial Planning Association Student Chapter  
Friday, September 15, 2023 [Click here](#) for registration information.

## - THE NATIONALLY RECOGNIZED THOUGHT LEADERS -

**Kyla Scanlon**  
Founder at Bread  
Talks about finance,  
economics & Federal Reserve



**Ron A. Rhoades, JD, CFP®,**  
Director, PFP Program,  
Gordon Ford College of  
Business, WKU



**Jeffrey Levine, CPA/PFS,**  
**CFP®, CWS®, MSA;** Director of  
Advisor Education for  
Kitces.com



**Seema Sheth**  
Senior V.P. & Regional  
Executive, Federal Reserve  
Bank of St. Louis



**David Lau**  
Founder and C.E.O. of  
DPL Financial Partners



## AGENDA SUMMARY

**Friday, September 15, 2023 (All times are Central Time zone)**

8:00-8:30am CT: Registration and Continental Breakfast

8:30-8:40am CT: [Welcome and Opening Remarks](#)

8:40-9:30am CT: **Keynote Presentation: Highlights of SECURE Act 2.0: Retirement Planning Opportunities and Challenges, with Jeff Levine**

9:40-10:30am CT: [Breakout Sessions](#)

- [Advanced Roth Planning; How to Squeeze More Juice Out of the Tax Lemon, with Jeff Levine](#)
- [Alumni Panel: Hannah Lindsay, Russ Curry, Logan Green, August Hemmerich, and Aaironna Hayden-Ranson](#)

10:30-10:50am CT: Networking and Refreshment Break

10:50-11:40am CT: [Breakout Sessions](#)

- [My Career Path in Finance and Economics, Seema Sheth, Federal Reserve Bank of St. Louis](#)
- [Warren Buffet's Secrets of Investment Success, with Bill Stone, CFA®, CMT, Chief Investment Officer & Managing Principal, The Glenview Trust Company](#)

11:40am-12:40pm CT: **Networking Lunch, with brief presentations** by Dean Evelyn Thrasher, PHD, MBA, and Finance Department Chair Dr. Indudeep Chhachhi

12:40-1:30pm CT: [The Power of Economic Sentiment, with Kyla Scanlon](#)

1:40-2:30pm CT: [The Future of the 4% Rule in Retirement Planning, with David Lau](#)

2:40-4:00pm CT: ["Meet the Firms" – round-robin for employers and Finance / Financial Planning / Investments students, followed by brief reception](#)

2:40-4:40pm CT: **CFP Board of Standards Ethics Session**, by Dr. Ron Rhoades (2 hours CFP Board Ethics Credit awarded)

## WE THANK OUR SPONSORS !!!



## REGISTRATION INFORMATION

To register, [please visit this web page](#) or go to <https://www.wku.edu/lp/treps/finance/index.php>

### Registration Fees for the Symposium

- \$115 early bird by August 31st, \$140 thereafter for practitioners
- \$95 early bird by August 31<sup>st</sup>, \$115 thereafter for WKU alumni
- \$50 early bird by August 31st, \$60 thereafter for **students and faculty members** of CFP Board Registered-Programs (other than WKU). **WKU Students:** Please see WKU Faculty for a special registration code.
- REGISTRATION DEADLINE: Sept. 7<sup>th</sup>.

## SESSION DESCRIPTIONS AND SPEAKER BIOGRAPHIES

### Highlights of SECURE Act 2.0: Retirement Planning Opportunities and Challenges, with Jeff Levine

Nearly 3 years to the day after its predecessor was passed, the U.S. House of Representatives passed the Consolidated Appropriations Act of 2023, an omnibus spending bill that includes the much anticipated and long-awaited retirement bill known as SECURE Act 2.0. While one of the biggest headlines of the new Act was the raise of the Required Minimum age, it's far from the only change. The impact of this Act stretches across what feels like every part of retirement planning; from new measures to encourage increased savings, a renewed focus towards Roth IRA and Roth accounts in employer retirement plans, enhancing access to retirement funds during times of need, all the way to creating new rules surrounding annuities in retirement accounts and the introduction of ETFs within variable products.

There are far more provisions in SECURE 2.0 that may have a significant impact for some clients than there were in the original version. With such large changes comes new opportunities but navigating SECURE 2.0 may just prove more challenging than its predecessor for financial advisors and other professionals. In this session, attendees will learn about some of the key changes made by SECURE Act 2.0, exploring both the new challenges, and planning opportunities, each create.

### Advanced Roth Planning; How to Squeeze More Juice Out of the Tax Lemon

A core concept of tax planning is to pay taxes at the lowest rates. But what will your clients' tax rates be when they need to access their retirement funds? That unknown is a major risk for many retirees, but it's a risk that a Roth IRA conversion can help to reduce and/or eliminate. In this session attendees will gain an understanding of critical Roth conversion rules, as well as some of the advanced conversion strategies that practitioners can use to help clients transition as much money as possible from tax-deferred accounts to tax-free accounts at the lowest cost.

By the end of the session, attendees will:

- Gain an understanding of the core rules governing Roth IRA conversions
- Learn how to analyze the merits of a Roth conversion in the "real world"
- Develop an understanding of advanced Roth IRA conversion techniques
- Explore ways that the Tax Cuts and Jobs Act impacts Roth IRA conversion planning
- Identify the ways that Roth IRAs and designated Roth accounts are different

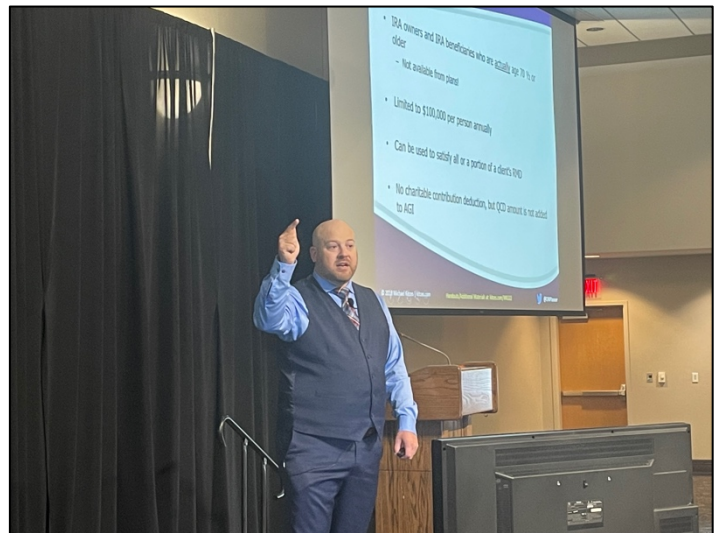


**Jeffrey Levine, CPA/PFS, CFP®, CWS®, BFA®, MSA** is the Lead Financial Planning Nerd for Kitces.com and the Chief Planning Officer at Buckingham Wealth Partners. In 2020, Mr. Levine was named by Investment Advisor Magazine as one of the top 25 voices to turn to during uncertain times, and was named to the IA25 again in 2021.

Jeff is a past recipient of the Standing Ovation award, presented by the AICPA Financial Planning Division, was named to the 2017 class of 40 Under 40 by *InvestmentNews*, and as a Young Advisor to Watch by Financial Advisor Magazine in 2020.

Previously, Jeffrey served as Ed Slott and Company's Chief Retirement Strategist, where his ability to simplify the complex laws that govern individual retirement accounts, combined with his unique blend of humor and tax planning, was first recognized.

You can follow Jeff on Twitter @CPAPlanner, where he is known to break down the latest tax updates in GIF-filled tweets storms, and via his personal website, [www.FullyVestedAdvice.com](http://www.FullyVestedAdvice.com).



Jeff Levine at WKU's Fall 2022 Conference



## The Power of Economic Sentiment, with Kyla Scanlon

In a world of changing demographics, outsized fiscal policy, contractionary monetary policy, and a shifting work landscape, it's tough to figure out what's going on in the economy. It's important to study the 'hard' economic data, but how people are feeling can tell us a lot about what direction the economy is going. That's why 'the vibes' matter - and with increasing dichotomy between economic metrics and lived reality, they are becoming increasingly important.

**Kyla Scanlon** is the founder of a financial education company and a creator. She writes a weekly newsletter, makes YouTube videos, hosts the "Let's Appreciate" podcast, and posts almost daily short form videos about the economy and markets.

At Western Kentucky University, Kyla majored in finance, economics, and data analytics. She was recognized as the Ogden Foundation Scholar, WKU's top undergraduate academic award.

Following graduation, Kyla was a CAP Associate at Capital Group. She then joined an education startup to spin out their investment education arm before starting her own company. She is currently writing an introductory book on economics and the Federal Reserve.

Kyla Scanlon has worked with *Bloomberg*, *New York Magazine*, the *Financial Times*, *New York Magazine*, and *The New York Times*, as well as many other major publications. Her main goal is to conduct human-centric economic analysis to help connect the dots between what is happening and why it is happening.



## The Future of the 4% Rule in Retirement Planning, with David Lau

Retirement Planning is evolving. The 4% Rule was never intended to be an income strategy. It is a rule of thumb for portfolio withdrawal rates, but it doesn't address longevity or sequence of returns — two of the biggest risks in retirement. Only annuities do that. Product and technology innovations, demographic and market shifts, and data science are converging. The result is new ways for advisors to enhance traditional retirement planning strategies and deliver better outcomes for clients.

Learning Objectives:

- How to use annuities to generate efficient, guaranteed income in retirement.
- Strategies to effectively manage developing risks that can cripple a plan before and during retirement.
- New ways to glean behavioral insights that can improve client satisfaction and efficacy of the retirement plan.
- How to enhance total return strategies to achieve income efficiency and growth opportunities.

**David Lau** is the Founder and Chief Executive Officer of DPL Financial Partners, a firm focused on the distribution of financial products geared toward the Registered Investment Advisor (RIA) and fee-based advisory channels. Prior to founding DPL in 2014, David served as COO and architect of Jefferson National, a leading insurance carrier focused on RIAs and fee-based advisors. Earlier in his career, David helped build E\*Trade Bank, and its predecessor Telebank, which was the nation's first internet bank.





**My Career Path in Finance and Economics, by Seema Sheth, Senior Vice President and Regional Executive Federal Reserve Bank of St. Louis**

Seema Sheth is senior vice president and regional executive of the Louisville Branch of the Federal Reserve Bank of St. Louis. Ms. Sheth became head of the Louisville

Branch in December 2021. The Branch serves southern Indiana and western Kentucky.

Ms. Sheth joined the Bank from PNC Private Bank in Louisville, where she served as vice president and relationship strategist. In this role, she specialized in financial planning and stewardship of high net worth clients. Previously, Ms. Sheth built a book of business at Northwestern Mutual, where she was integral in diversity and inclusion efforts.

Passionate about financial capability, Ms. Sheth founded the Adulting Academy in 2017, which teaches the basics of finance to young adults.

Among her honors, Ms. Sheth has been recognized as a MOSAIC Award recipient by the Jewish Career and Family Services Foundation for her work in the nonprofit sector. She was also recognized by the Girl Scouts of Kentuckiana as its "Tough Cookie" recipient in 2018 for her work in the Louisville community, particularly as it relates to uplifting and supporting girls. She has been recognized by Louisville Business First as one of the 20 people to know in finance and has been featured in TOPS Louisville, Style Blueprint and Today's Woman magazines as a leader in business.

Ms. Sheth serves on the board of Metro United Way, where she was vice chair for the 2019 campaign, raising over \$26 million for the seven-county region. She is the vice president and governance chair of Actors Theatre of Louisville, where she is credited with spearheading efforts in diversity, equity and inclusion at the board level.

Ms. Sheth earned a master's degree in business administration from the University of California, Irvine and an undergraduate degree in theater from the College of William and Mary. She and her husband are the parents of two daughters.



**Warren Buffett's Secrets of Investment Success, with Bill Stone, CFA®, CMT, Chief Investment Officer & Managing Principal, The Glenview Trust Company**

How did Warren Buffett become the world's richest man? Ever wonder how he became the "Oracle of Omaha"? The focus will be on the main drivers of his investment success and the significant influences shaping his investment process. The session will also include case studies to illustrate Buffett's investment philosophy.

Learning objectives:

- Gaining an understanding of the importance of valuation when selecting investments
- The definition and benefits of "quality" in stock selection
- Understanding Warren Buffett's use of the insurance company structure and the taxation benefits

Bill Stone is the Chief Investment Officer for The Glenview Trust Company, where he applies his expertise in designing multi-asset class portfolios for high-net-worth and ultra-high-net-worth families.

Glenview uses active, passive, and factor investing combined with estate planning, financial planning, and family office services to help grow and maintain

generational wealth. Previously, he served as PNC Asset Management Group's Global Chief Investment Strategist. Bill led a team of analysts who analyzed the factors influencing the direction of global economies and financial markets. With over \$140 billion in assets under management, he served as a primary driver of asset allocation and model portfolio construction for high-net-worth individuals, family offices, and institutional investors. Before joining PNC, Stone was Chief Investment Officer at First Western Trust. He started his career on Wall Street as a financial analyst with Salomon Brothers. He is a popular public speaker and has presented at numerous U.S. and international conferences. He has often appeared on U.S. and international television and radio, as well as in print media, to share his keen insights into the global financial markets. His expertise has been featured on ABC, Bloomberg, Bloomberg Asia, CNBC, CNBC Asia, Fox Business, and NHK World. He has been quoted extensively in the financial press, including The Wall Street Journal, Financial Times, Bloomberg News, Barron's, USA Today, and The New York Times.

He is a contributor and writes a weekly piece for Forbes. Stone co-authored "A Portfolio Strategy with Hedge Funds and Liquid Alternatives" in the prestigious Journal of Investment Management. He can be found on Twitter at @ewstone. He is a cum laude and honor's program graduate of the University of Dayton with a degree in finance. He received an MBA from the University of Pittsburgh's Katz Graduate School of Business. He earned the Chartered Financial Analyst® (CFA®) and Chartered Market Technician (CMT) designations.





### **CFP Board Ethics Program (2.0 credit hours) with Dr. Ron A. Rhoades**

This program fulfills the requirement for CFP Board approved Ethics CE. It has been designed to educate CFP® professionals on CFP Board's new Code of Ethics and Standards of Conduct

effective October 1, 2019. By the end of this program, the participant should be equipped to:

- Understand the structure and content of the revised Code and Standards, including significant changes from prior rules.
- Describe CFP Board's Fiduciary Duty.
- Identify Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them.
- Understand the Duty to Report to CFP Board and the Duty to Cooperate.
- Identify the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning.
- Understand the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice.

**Ron Rhoades, JD, CFP®** serves as Director of WKU's Personal Financial Planning Program, where he is an Associate Professor of Finance and currently teaches courses in Estate Planning, Applied Investments, Personal Finance, and Financial Plan Development (capstone course). Ron also serves as a Financial Advisor and principal of Scholar Financial, LLC, an RIA with approximately \$35 million under management. Ron is also an estate planning attorney.

Dr. Rhoades has advocated on behalf of the fiduciary standards for nearly two decades, making frequent visits to Capitol Hill, the DOL, and SEC. He serves on the Board of Advisors of The Institute for the Fiduciary Standard, on the Steering Group of The Committee for the Fiduciary Standard. He also undertakes peer review of select papers for the *FPA Journal*. He also serves on the Standards Review Commission of the Certified Financial Planner Board of Standards, Inc., where he chairs its "Practice Standards" subcommittee.

Ron is a graduate of Florida Southern University (B.S.B.A.) and the University of Florida College of Law, with honors. He co-founded and served as Chair and C.C.O. of a Florida RIA firm for ten years before departing to pursue the teaching of students in 2011. He is currently engaged in preparing an online course in personal financial planning and investments for consumers, writing a book on multi-factor investing, and he is also developing a new course for WKU in securities law and compliance. He is the recipient of numerous awards, including The Tamar Frankel Fiduciary of the Year Award, and the Gordon Ford College of Business Faculty Award for Teaching. For 2023-24, he has received a Faculty Fellowship for Innovations in Teaching.

### **OUR TREASURED ALUMNI PANELISTS**

**Hannah Lindsay (moderator).** Hannah joined the Abound Wealth team in 2019 after graduating from Western Kentucky University's Finance Program. Financial planning was not her original career goal – she planned on working as a high school Chemistry teacher. However, she was immediately drawn to the advisory career after learning about its personal and mathematic characteristics in a personal finance class, enrolling in WKU's CFP® registered program that semester.

**Russ Curry.** A 2021 graduate of WKU's B.S. Finance Program, Russ is an Associate at Cerity Partners in their Bowling Green, KY office.

**Logan Green.** Logan is a Wealth Advisor at The Mather Group, LLC, in the Nashville Metropolitan area. A 2017 graduate of WKU's B.S. Finance Program, Logan was drawn to the wealth management industry because of the opportunity to build relationships with and help better the lives of individuals through his work.

**Aaironna Hayden-Ranson.** Aaironna is a Client Associate with Bank of America Merrill Lynch in the Nashville, KY area. A 2021 graduate of WKU's B.S. Finance Program, Aaironna was a member of WKU's Track and Cross Country teams.

**August Hemmerich.** August is a Financial Planning Associate with TruePoint Wealth Counsel in Cincinnati, Ohio. She was previously with Dimensional Funds Advisors, following her graduation from WKU in 2019 with Bachelor's Degrees in both Mathematical Economics and Financial Planning.



***In 2025 the Gordon Ford College of Business will move into its new building near the center of the Western Kentucky University campus.***

# FIND YOUR NEXT INTERN OR EMPLOYEE DURING OUR “MEET THE FIRMS” ROUND-ROBIN

At this year’s conference, from 2:40pm (CT) to 4:00 p.m. (CT), we are inviting any and all investment and financial planning firms which are seeking either interns or graduates to participate in a “Round-Robin” to meet with small groups of our students (for 5-10 minutes at a time, depending upon the number of firms participating). This will be followed by a short-reception.



A round-robin interview is a type of interview process in which small groups of candidates rotates through a series of one-on-one interviews with interviewers (either single interviewers, or groups from firms). This permits all of the interested students in attendance to hear from each of the firms. The reception following the round-robin provides employers and students with additional time for one-on-one conversations.

There is **no charge** to firms who desire to participate. Firms may **register** by simply visiting <https://www.wku.edu/lp/treps/finance/pricing.php>. Or firms may contact Dr. Ron Rhoades, at [ron.rhoades@wku.edu](mailto:ron.rhoades@wku.edu), either before the September 15, 2023 conference or on the morning thereof. Each potential employer will be assigned a table.

All students who desire to participate will gather at 2:35 p.m. (CT) in the designated room. Students will then be assigned groups. Commencing at 2:40 p.m., groups will begin rotating among the tables.

*Whether in the Fall or Spring,  
WKU’s campus is simply beautiful!*



Thank you! ... to **Abound Credit Union**, for your generous support of our WKU Personal Finance Summer Camp in 2023!

## ABOUT OUR VENUE

WKU's [Knicely Conference Center](#) is located at [2355 Nashville Rd, Bowling Green, KY 42101](#), about a one-hour drive north of Nashville, and about 2 hours south of Louisville.

*Parking is free; no parking pass is required.*

**Hotels.** The well-rated [Staybridge Suites](#) is located next door to the Knicely Conference Center. [Many other hotels](#) are available within a short driving distance.

**Airport.** The closest major airport is Nashville International, located approximately 70 miles from the Knicely Center, and about a one-hour, 10-minute drive.

**Wi-Fi Connection.** Free connection to Wi-Fi signal "WKUGuest" is available. No password is needed.

**CFP Board CE Credit.** To receive credit, you MUST attend the entire session, and you verify your attendance on the sheets for CE Credit. We will then report the hours. You should receive confirmation of the hours reported within one month.

**Crowd Photo Release.** By attending, you consent to be photographed, filmed, and/or otherwise recorded. Your attendance constitutes your consent to such photography, filming and/or recording and to any use, in any and all media throughout the university in perpetuity, of your appearance, voice and name for any purpose whatsoever in connect with this event.

**Cell Phones Off, Please.** Out of consideration for our speakers and other attendees, please make certain that your cell phone is turned off. If you wish to network during presentations, please do so in the lobby area.

**Please Share Your Insights with Our Students.** With many practitioners in attendance, this is a prime opportunity to share your bits of wisdom with the dozens of WKU Personal Financial Planning Students in attendance. Please act as mentors for them, and even provide them with "networking tips" and guidance. Anything you can do to assist in developing our students' "soft skills" is welcomed!

**Questions?** If you have questions, please visit the Conference reception desk. Or email Ron Rhoades at [Ron.Rhoades@wku.edu](mailto:Ron.Rhoades@wku.edu).

## INFORMATION FOR EXHIBITORS / SPONSORS

If your firm or organization is interested in exhibiting at the event, or sponsoring, please contact Dr. Ron Rhoades at [ron.rhoades@wku.edu](mailto:ron.rhoades@wku.edu).

Exhibitor and sponsorship opportunities include:

Emerald (\$7,500)	Gold (\$4,000)
Silver (\$2,500)	Bronze (\$1,000)

"Exhibitor table only" are available to non-profit organizations, such as FPA chapters and university organizations, at no charge.

To sign up for a sponsorship, or to register your non-profit for a table, please [click this link](#).

*Thank you!*





**Directions to Knicely Conference Center: 2355 Nashville Rd. Bowling Green, KY 42101**

**From Lexington/Louisville:** Take I-65 south to the Natcher Parkway (Interstate I-165) (Exit 20). Take the Natcher Parkway north to Exit 3, 31-W (Franklin/Bowling Green.) Turn right onto 31-W (Nashville Road). Go 1.5 miles, then turn left onto Campbell Lane. Go 0.2 miles, then turn right at the Knicely Conference Center sign.

**From Nashville/Memphis:** Take I-65 north to the Natcher Parkway (Interstate I-165), Exit (20). Take the Natcher Parkway north to Exit 6, 31-W (Franklin/Bowling Green.) Turn right onto 31-W (Nashville Road). Go 1.5 miles, then turn left onto Campbell Lane. Go 0.2 miles, then turn right at the Knicely Conference Center sign.

**From Owensboro:** Take the William Natcher Parkway (Interstate I-165) south to Exit 3, 31-W (Franklin/Bowling Green). Turn left toward Bowling Green onto 31-W (Nashville Road). Travel 1.6 miles and turn left onto Campbell Lane. Go 0.2 miles, then turn right at the Knicely Conference Center sign.

**LEARN MORE ABOUT OUR WKU PERSONAL FINANCE SUMMER CAMP.** Ask Professors Andrew Head and Zachary Jones.

# WKU CENTER for FINANCIAL SUCCESS

WKU's Finance Degree students enhance their counseling skills by providing peer-to-peer counseling to fellow WKU students on student loans, budgeting, and managing credit. Visit <https://www.wku.edu/cfs/> to learn more.



## The WKU Personal Financial Planning Program Continues to Graduate Top Students Each Year.

- Our Finance Department website: <http://www.wku.edu/finance>
  - Our Finance Department email: [finance@wku.edu](mailto:finance@wku.edu)
  - Our Department Chair: Dr. Indudeep S. Chhachhi, [indudeep.chhachhi@wku.edu](mailto:indudeep.chhachhi@wku.edu), (270) 745-2018
  - Our Departmental Assistant: Mrs. Doreen Williams-Holmes, [doreen.williams-holmes@wku.edu](mailto:doreen.williams-holmes@wku.edu), (270) 745-2018
  - Our Finance Faculty: <https://www.wku.edu/finance/staff/>
    - Dr. Christopher Brown [Christopher.Brown@wku.edu](mailto:Christopher.Brown@wku.edu)
    - Prof. Andrew Head [Andrew.Head@wku.edu](mailto:Andrew.Head@wku.edu)
    - Dr. Kerron Joseph [Kerron.Joseph@wku.edu](mailto:Kerron.Joseph@wku.edu)
    - Dr. Y. Ling Lo [Ling.Lo@wku.edu](mailto:Ling.Lo@wku.edu)
    - Dr. Mohsen Aram [Mohsen.Aram@wku.edu](mailto:Mohsen.Aram@wku.edu)
    - Dr. Ron Rhoades [Ron.Rhoades@wku.edu](mailto:Ron.Rhoades@wku.edu)
    - Dr. Jean Snavelly [Jean.Snavelly@wku.edu](mailto:Jean.Snavelly@wku.edu)
    - Instructor Zach Jones [Zachary.Jones@wku.edu](mailto:Zachary.Jones@wku.edu)
  - *All programs in the Gordon Ford College of Business have been accredited by AACSB International – The Association to Advance Collegiate Schools of Business since 1982. The mission of AACSB International is to advance quality management education worldwide through accreditation and thought leadership. AACSB International accreditation symbolizes that an institution has achieved the recognition of having one of the best business programs, and one of the best accounting programs, in the world.*
  - We offer a B.S. Finance degree with two options:
    - Business Finance Option, with concentrations available in:
      - Investments   ■ Analyst   ■ Financial Services   ■ General Business Finance
    - Personal Financial Planning Option
- For a list of Program Requirements, please visit out [Undergraduate Catalog](#).
- Our Personal Financial Planning Option includes the following required courses (effective 8/2022), in addition to WKU's [Business Core](#) courses and required [Colonnade](#) courses:
    - ACCT 220     Principles of Financial Accounting
    - ECON 307     Financial Data Modeling
    - FIN 161     Personal Finance
    - FIN 331     Applied Investments
    - FIN 332     Investment Theory
    - FIN 333     Advanced Topics in PFP (i.e., tax planning)
    - FIN 389     Financial Analysis and Modeling
    - FIN 405     Legal and Regulatory Aspects of Personal Financial Planning
    - FIN 419     Behavioral Finance and Investing
    - FIN 422     Personal Financial Planning Practice Management
    - FIN 433     Financial Markets and Institutions
    - FIN 437     Corporate Asset Management
    - FIN 438     Corporate Funds Management
    - FIN 439     Security Analysis and Portfolio Management
    - FIN 444     Retirement Planning
    - FIN 445     Estate Planning
    - FIN 450     Financial Plan Development (capstone)
    - Plus an elective chosen from a list of finance and business data analytics courses (*suggested*: Security Licensing and Investment Accreditations Lab, in which students can study and take the SIE, Series 65, and/or insurance exams)
  - We also offer a Certificate in Personal Financial Planning, an Accredited Financial Counselor Certificate, and a Finance minor.
  - In 2023-4, approximately 280 students are enrolled in the degree and certificate programs. We graduate about 25-30 students from the Personal Financial Planning program each year, and we have adopted a goal of graduating 50-60 within the next five years.
  - To learn how to get involved with our innovative, robust programs, please visit our [web site](#).

## About Our Very Robust CFP Board-Registered Degree Program

We are very proud of our [B.S. Finance \(Personal Financial Planning track\) degree program](#), our PFP Certificate program, and the graduates they produce.

Unlike many other university or certificate financial planning programs, we go **far beyond** just the standard six courses required to sit for the CFP Exam. We just expanded our curriculum even further, adding [new courses](#). Our goal for our program is **continuous improvement** in achieving the learning objectives for our students.

Our Personal Financial Planning program is **tough**, and as such it attracts **top students**. The mean cumulative G.P.A. of students enrolled in our Spring 2023 capstone course was 3.4, well above the mean for our College and University graduates, overall.

Students possess the opportunity to hear from guest speakers through our **WKU Student Chapter of the Financial Planning Association**. Up to nine students a year are interviewed and selected to serve in paid positions in our **WKU Center for Financial Success**, where they enhance their financial counseling and presentation skills. We also have opportunities to manage a real \$500,000 investment portfolio through our **Practicum in Portfolio Management** course, and select students also participate in the **CFA Institute** and **Financial Planning competitions**.

To our students, we also emphasize becoming an **excellent person** – and financial planner – with a **high degree of acquired emotional intelligence and other professional skills**. We embed professional development activities in many of our courses, as well as through extracurricular activities. In short, **we seek to produce graduates that “firms rush to hire.”**

In addition to student attendance at this conference, we undertake **field trips** to other conferences with students, and to visit firms. Past field trips have visited firms in Louisville, Nashville, Franklin (TN), Atlanta, Charlotte, Indianapolis, and other cities and towns throughout our region. Field trips usually consist of 8-10 students in a van driven by one of our faculty members, and visits to firms usually last about 1 hour, but sometimes are longer. Firms often provide an overview of their firm, have various financial planners describe their role or “day in the life” at the firm, and offer tips for student success. *(And many firms provide snacks or food, which students love!)* Both day-long field trips and multi-day field trips are undertaken.

Our Personal Financial Planning Program is housed within the WKU Department of Finance, as part of the WKU Gordon Ford College of Business, which is [AACSB-accredited](#). **AACSB International accreditation** represents the highest standard of achievement for business schools, worldwide.

The result? Exceptional, well-rounded graduates. And, since November 2018, the graduates of our program have passed the **CFP Exam at the rate of 80%** - far higher than the 63% national average pass rate for this exam.

### Possess a Job or Internship Opportunity?

We will be happy to share any positions with our students and/or recent financial planning graduates. We distribute positions directly to all of our Finance students, via emails and announcements in our classes.

In addition (and as required by our university), the position is posted on Handshake for all of our students / recent graduates to see. Just forward to me a job description, and Ms. [Adrienne Browning](#) (Gordon Ford College of Business Professional Development Specialist and Career Coach) and I can guide you from there.

Internships are usually done from mid-May to mid-August. Part-time internships are also undertaken, especially when students can work for firms within driving distance or remotely. All internships are paid internships.

If you would like to engage with our PFP Program more, please feel free to reach out to any of our Finance faculty, or drop me a line: [ron.rhoades@wku.edu](mailto:ron.rhoades@wku.edu).

**Thank you for attending the FPA MidSouth Financial Planning and Investments Conference in 2023.** We hope to continue to provide high-quality, low-cost CE through future conferences and other events. - Ron A. Rhoades, JD, CFP®, Program Director, WKU Personal Financial Planning Program.