

**Attachment 2**  
**Academic Affairs**  
**Discussion Agenda Supplemental Information**

College of Human Ecology (2-8-15)

**NEW CURRICULUM**  
**Doctorate of Philosophy in Personal Financial Planning**  
**College of Human Ecology**

**Personal Financial Planning (Ph.D.)**

The Ph.D. degree in Personal Financial Planning is designed to provide talented and ambitious students with knowledge, skills, and tools necessary to achieve success as college and university faculty, practitioners of financial planning, and productive citizens of the State of Kansas and the United States. A dedicated commitment to enhancing students' personal development will prepare students to excel academically and professionally, leading ultimately to more rewarding and creative lives.

**Degree Requirements (91 credit hours)**

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**Supporting Courses (minimum 18 credit hours)**

FSHS 760 - Families, Employment Benefits, and Retirement Planning **Credits:** (3)  
FSHS 762 - Investing for the Family's Future **Credits:** (3)  
FSHS 764 - Estate Planning for Families **Credits:** (3)  
FSHS 766 - Insurance Planning for Families **Credits:** (3)  
FSHS 772 - Personal Income Taxation **Credits:** (3)  
FSHS 836 - Financial Planning Case Studies **Credits:** (3)

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**Professional Courses (minimum 12 credit hours)**

FSHS 825 - Family Resource Management **Credits:** (3)  
FSHS 894 - Readings in Family Studies and Human Services **Credits:** (1-18)  
FSHS 956 - Clinical Research and Applications in Financial Counseling and Planning **Credits:** (3)  
FSHS 979 - Advanced Professional Issues in FSHS **Credits:** (3)

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**Elective Courses: (minimum 15 credit hours)**

FSHS 768 - Introduction to Financial Therapy **Credits:** (3)  
FSHS 769 - Money and Relationships **Credits:** (3)  
FSHS 770 - Applied Behavioral Finance **Credits:** (3)  
FSHS 771 - Financial Therapy Theory & Research **Credits:** (3)  
FSHS 909 - Topics in Personal Financial Planning **Credits:** (0-3)

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**Research Courses (minimum 46 credit hours)**

Grades of B or better are required for FSHS 806, 906, 888, 890, 907.  
FSHS 806 - Statistical Methods in Family Studies and Human Services I **Credits:** (3)  
FSHS 888 - Research Methods in FSHS I **Credits:** (3)  
FSHS 890 - Research Methods in FSHS II **Credits:** (3)  
FSHS 906 - Statistical Methods in Family Studies and Human Services II **Credits:** (3)

FSHS 907 - Advanced Family Research Methods **Credits:** (3)  
FSHS 990 - Dissertation Proposal Seminar (1)  
FSHS 999 - PhD Research in Family Studies and Human Services **Credits:** (1-18)

**Rationale:** According to the Bureau of Labor Statistics, there is an expected job growth rate of 27% for personal financial advisors between 2012 and 2022. The job growth has spurred the Certified Financial Planner Board of Standards, Inc. to be a strong advocate for additional universities to offer doctoral degrees in financial planning. Reasons for providing doctoral level education include: (a) developing a flow of candidates to teach in the growing number of academic programs providing financial planning education, (b) strengthening consumer protection by standardizing counseling and planning techniques through research initiatives, and (c) improving the quality of Personal Financial Planning research that can inform public policy in the domain of financial planning. A separate degree in Personal Financial Planning is being proposed outside of the current emphasis within the College of Human Ecology degree name to meet the needs of the profession.

**Impact:** None

**Effective Term:** Fall 2016

**New Degree Request – Kansas State University**

<u>Criteria</u>	<u>Program Summary</u>
1. Program Identification & CIP	Doctorate of Philosophy in Personal Financial Planning, CIP Code 52.0804
2. Academic Unit	College of Human Ecology, School of Family Studies & Human Services
3. Program Description	Currently, Personal Financial Planning is a sub-plan within the College of Human Ecology doctoral degree. The proposal is for a stand-alone Ph.D. in Personal Financial Planning to meet the professional demands of solidifying Personal Financial Planning as an independent and growing program. Reclassifying the program as an independent degree will help students obtain faculty positions at research and teaching institutions in Human Ecology and Business. Employers consistently report the need for graduates to have a degree clearly titled as Personal Financial Planning to help meet accreditation needs of the Association to Advance Collegiate Schools of Business (AACSB).
4. Demand/Need for the Program	The U.S. Bureau of Labor Statistics has projected 32% job growth for financial planners between 2010 and 2020. The Ph.D. in Personal Financial Planning will educate professors of Personal Financial Planning to train future financial planners. We have consistently accepted the maximum capacity of students per year (8-10) to help fill the need for financial planners and professors of financial planning with a wait list of applicants each year.
5. Comparative/Locational Advantage	Kansas State University offers the only known distance-based Ph.D. in Personal Financial Planning. The doctoral degree program is designed to meet the time, location, and cost constraints of students from a wide variety of backgrounds. Students enter as a class cohort. Students take at least one and as many as three online courses in the fall and spring semesters for approximately three years. There is a 10 day in-person requirement for the first four years of study. As designed, the proposed degree program offers students the best of both online training and education with the advantages of meeting face-to-face on a yearly basis.
6. Curriculum	The primary academic objectives are to provide students with the opportunity to: 1) understand and conduct scholarly research in Personal Financial Planning; 2) solve real world problems; 3) apply their creativity in helping others meet challenges; 4) develop and refine communication skills; 5) work in multidisciplinary and diverse teams; 6) obtain an understanding of 21st century technologies; 7) learn through instruction by faculty committed to both teaching and research; 8) participate in professional groups and activities; 9) assume professional leadership positions; 10) be part of a growing program that is devoted to building the finest Personal Financial Planning program in the nation while meeting the growing need for well-trained graduates.

7. Faculty Profile	The Personal Financial Planning unit has 10 faculty members involved with the Ph.D. degree program (6 holding the Certified Financial Planner™ designation): 5 Assistant Professors, 4 Associate Professors, and 1 Professor. We also have 4 full-time tenured/tenure-track Family Studies and Human Services providing instruction support for the program.
8. Student Profile	There are 42 Ph.D. students enrolled in the Personal Financial Planning sub-plan within the College of Human Ecology degree. 43% are women whose ages range from 25 to 61. 83% are non-Hispanic White. Most of the students hold a full-time job and are taking classes part-time.
9. Academic Support	The unit employs one full-time unclassified professional staff person to provide support services and recruit new students.
10. Facilities & Equipment	No additional space requirements, facilities, renovations will be needed.
11. Program Review, Assessment, Accreditation	In FY 2019, the degree programs in the College of Human Ecology will go through a formal review process by the Kansas Board of Regents. An internal review occurs on an annual basis as required by the Certified Financial Planner (CFP) Board of Standards, since we maintain registration with the CFP Board to allow students to take the CFP® Exam upon graduation.
12. Costs, Financing	All salaries and operating expenses (OOE) have been and will continue to be supported through state allocations and student tuition dollars. The program is self-sustaining without the need for additional funding or reallocation from other units.

**Fiscal Summary for Proposed Academic Program**

**IMPLEMENTATION YEAR FY 2016**

**Institution: Kansas State University**  
**Proposed Program: Ph.D. Personal Financial Planning**

<b>Part I. Anticipated Enrollment</b>	Implementation Year		Year 2		Year 3	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
A. Full-time, Part-time Headcount:	0	42	0	40	0	40
B. Total SCH taken by all students in program		504		504		504
<b>Part II. Program Cost Projection</b>						
A. In implementation year one, list all identifiable General use costs to the academic unit(s) and how they will be funded. In subsequent years, please include only the additional amount budgeted.						
	Year 1		Year 2		Year 3	
Costs: Salaries	\$1,046,000		\$1,066,000		\$1,086,000	
OOE	\$14,000		\$15,000		\$16,000	
Total	\$1,060,000		\$1,081,000		\$1,102,000	

All salaries and OOE have been and will continue to be supported through state allocations and student tuition dollars. The program is self-sustaining without the need for additional funding or reallocation from other units.

**NEW PROGRAM PROPOSAL  
for Ph.D. in Personal Financial Planning**

**BASIC PROGRAM INFORMATION**

1. Proposing Institution
  - a. Kansas State University
2. Title of Proposed Program
  - a. Personal Financial Planning
3. Degree to be Offered
  - a. Ph.D.
4. Anticipated Date of Implementation
  - a. Spring 2016
5. Responsible Units
  - a. College of Human Ecology, School of Family Studies and Human Services
6. Center for Education Statistics, Classification of Instruction Program (CIP) Code
  - a. 52.0804 Financial Planning and Services

**PROGRAM PROPOSAL NARRATIVE**

**(1) PROGRAM JUSTIFICATION**

Personal Financial Planning is a growing field of practice and study. According to the Bureau of Labor Statistics, there is an expected job growth rate of 27% for personal financial advisors between 2012 and 2022<sup>1</sup>. With the increase in need for financial advisors comes the need for instructors of students in financial advising/planning majors. As new careers develop, it is important to show that the Personal Financial Planning program has a strong academic grounding to provide the level of education necessary to help graduates move into the specified career. There are currently five doctoral programs (Kansas State University, Louisiana State University, Texas Tech University, University of Georgia, and University of Missouri) registered with the accrediting body of financial planners, the Certified Financial Planner Board of Standards. Only one university (Texas Tech University) has a stand-alone doctoral degree program in Personal Financial Planning. The others are contained with larger college or school programs.

The Certified Financial Planner Board of Standards, Inc. has been a strong advocate for additional universities to offer doctoral degrees in financial planning. Reasons for providing doctoral level education include: (a) developing a flow of candidates to teach in the growing number of academic programs providing financial planning education, (b) strengthening consumer protection by standardizing counseling and planning techniques through research initiatives, and (c) improving the quality of Personal Financial Planning research that can inform public policy in the domain of financial planning.

Personal Financial Planning is a sub-plan within the College of Human Ecology doctoral degree at Kansas State University. The purpose of separating Personal Financial Planning into its own degree program is to meet the professional demands of solidifying Personal Financial Planning as an independent and developing program and growing the visibility of the program. It is important for students to

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1 <http://www.bls.gov/ooh/business-and-financial/personal-financial-advisors.htm>

communicate to employers that their training is in Personal Financial Planning. As currently structured, students do not receive a degree in Personal Financial Planning, but rather an emphasis in Personal Financial Planning.

We have several doctoral students who are employed in small Colleges of Business Administration who must abide by the Association to Advance Collegiate Schools of Business (AACSB) accreditation standards. Currently, degrees in Human Ecology are not considered to be within field specialties. This means that a graduate from our program will be excluded from program teaching and administration within these colleges. We do not want to limit the employability of our graduates, so we have been working with CFP Board to begin dialog with AACSB about the niche of financial planning. CFP Board is fully supportive of the notion that a Kansas State University graduate is qualified to teach in either a College of Human Ecology or a College of Business. CFP Board is currently lobbying AACSB to recognize programs such as ours as being “within the field.” In general, we believe that for clarity it makes sense to have a degree, not an emphasis, in Personal Financial Planning. The majority of our graduates will likely seek employment in business colleges and will benefit from a more appropriately titled degree versus the general Human Ecology title.

***(a) Is the Program Central to the Mission of the Institution?***

Kansas State University has a goal of being a top 50 public research institution by the year 2025. Establishing a doctoral program in Personal Financial Planning will help meet this aspiration. The thematic goals outlined by the 2025 committee and how the Personal Financial Planning programs intend to help meet these goals is outlined below:

**Theme 1: Research, Scholarly and Creative Activities, and Discovery**

Create a culture of excellence that results in flourishing, sustainable, and widely recognized research, scholarly and creative activities, and discovery in a variety of disciplines and endeavors that benefit society as a whole.

- The Personal Financial Planning doctoral students regularly present at national conferences including the Financial Planning Association, American Council on Consumer Interests, Association for Financial Counseling and Planning Education, and Academy of Financial Services. Their research is published in national and international outlets. With managing a large doctoral program comes a diversified and qualified faculty. The Personal Financial Planning faculty are highly productive with an average publication rate of 4.5 peer-reviewed articles per year per faculty member. Grants are challenging to attain in the field given the lack of government granting agency and foundations dedicated toward personal finance issues. However, our faculty have generated just over \$165,000 in external grants and nearly \$40,000 in internal research grants over the past three years.

**Theme 2: Undergraduate Educational Experience**

Build a connected, diverse, empowered, engaged, participatory culture of learning and excellence that promotes undergraduate student success and prepares students for their professional, community, social, and personal lives.

- Ph.D. students in Personal Financial Planning are eligible to teach online sections of Introduction to Personal Financial Planning for undergraduate students at Kansas State University. Their experience as practitioners is valuable to students wanting to pursue a career in financial planning.

### **Theme 3: Graduate Scholarly Experience**

Advance a culture of excellence that attracts highly talented, diverse graduate students and produces graduates recognized as outstanding in their respective professions.

- We are able to attract students from across the country and world given the hybrid nature of the courses. Students are required to come to the Manhattan, Kansas campus for 10 days during the first three years of the program. In their fourth year of study, students meet in an international destination for the 10 day in-person requirement. The remainder of their coursework is taken part-time at a distance (with live internet components) so that they may continue in their professional careers without a significant break in service. We have 5 state of Kansas students, 24 from the greater mid-west, 11 from the east, and 5 from the west. We also have a student living in Guam and one in Germany.
- In addition to their geographical diversity, students are required to engage in professional development opportunities. The students are expected to attend at least one national conference per year where they present their research.

### **Theme 4: Engagement, Extension, Outreach, and Service**

Be a national leader and model for a re-invented and transformed public research land-grant university integrating research, education, and engagement.

- The Institute of Personal Financial Planning clinic offers community members the opportunity to receive free financial counseling while providing faculty and students with valuable research data. We are also the leader in Financial Therapy offering the first graduate certificate program in the nation.

### **Theme 5: Faculty and Staff**

Foster a work environment that encourages creativity, excellence, and high morale in faculty and staff, responds to changing needs, embraces diversity, values communication and collaboration, and is respectful, trusting, fair, and collegial for all.

- Becoming a stand-alone degree program will help attract and retain high quality financial planning educators and researchers to Kansas State University. The increased visibility of Personal Financial Planning will also help us reach industry partners for support and development funding. One goal is to obtain an endowed professor position from industry funding within the next 5 to 7 years.

### **Theme 6: Facilities and Infrastructure**

Provide facilities and infrastructure that meet our evolving needs at a competitive level with our benchmark institutions and are an asset to recruit and retain quality students, faculty, researchers, and staff.

- Our program utilizes web-based coursework delivery in a similar way to what students would receive on-campus. We utilize the web-based program, Zoom, for live and recorded class sessions, K-State Online for message board discussions, and papers submitted via K-State Online.



### *Locational and Comparative Advantages of Program*

The proposed programs offer unique locational and comparative advantages in the relation to similar academic units of study nationally and internationally. The doctoral degree program is designed to meet the time, location, and cost constraints of students from a wide variety of backgrounds. Students enter as a class cohort. Students take at least one and as many as three online courses in the fall and spring semesters for approximately three years. As mentioned above, there is a 10 day in-person requirement for the first four years of study. As designed, the proposed degree program offers students the best of both online training and education with the advantages of meeting face-to-face on a yearly basis. This distinctive approach to graduate education builds upon the internationally recognized strengths of Kansas State University, namely, student-centered high technology education.

Currently, there are five doctoral programs registered with Certified Financial Planner Board of Standards (Kansas State University, Louisiana State University, Texas Tech University, University of Georgia, and University of Missouri). Nearly all Research 1 universities that offer doctorate training, in general, focus on financial and economic analysis at the macro and/or corporate level rather than study at the consumer level; however, this is indicative of a major need for additional consumer and household focused degrees. The academic study of 'household finance'—essentially an extension of personal finance and financial planning—is now one of the fastest growing fields in the United States; yet, there are few individuals being trained in this area. Much of the groundbreaking academic work is being conducted by Personal Financial Planning faculty housed in units similar to the one at Kansas State University and by faculty transitioning from traditional finance, economics, psychology, and sociology disciplines. Second, as suggested above, personal finance education and research is a relatively new field of study, meaning that the present offers a unique opportunity to establish a Personal Financial Planning doctoral program in a burgeoning discipline. Third, prior to the new millennium, financial planning, as a professional endeavor, was still in its infancy. Today, the discipline is maturing. As with all growing disciplines, the demand for advanced Personal Financial Planning academic training has also grown. The result is that universities have tended to overlook the development of financial planning education as a primary field of advanced graduate work. The roots of professional financial planning can be traced back to 1969. Education of financial planners has followed the path of other professions – self-education, licensure, certification, bachelor's, master's level of education. The next logical step is education at the doctoral level—particularly through a program that can be offered using a 21<sup>st</sup> century distance-education framework.

Kansas State University strives to uphold the highest standards for students studying Personal Financial Planning. As such, we maintain our accreditation with the Certified Financial Planner Board of Standards and a memorandum of understanding with the Association for Financial Counseling and Planning Education so that our students may sit for the rigorous exams of both associations.

The Personal Financial Planning program houses the Institute of Personal Financial Planning, which provides education and outreach for the greater Manhattan community as well as conducts multidisciplinary research. Research funded through the Institute has been published in national and international journals.

### ***(b) What is the Student Demand for the Program and what are the Characteristics of the Students Who Will Participate in the Program?***

Distance-based graduate education is beneficial to individuals already in the workforce who want to advance in their career or switch careers. A distance-education based Personal Financial Planning

doctoral degree has proven to have even higher demand than we initially anticipated. We reached capacity in the first year of the program and have continued to reach capacity in the last four years. There is virtually no competition nationally or internationally at this time.

A reason most planners do not return to school to obtain a doctorate degree is the income opportunity cost. The majority of financial planning business owners have net earnings that exceed \$100,000 per year. The Financial Planning Association<sup>2</sup> estimates that the average sole practitioner generates \$425,000 in revenue per year. The top 25% of all practitioner-owned firms have revenue in excess of \$1.5 million per year, with these practitioners earning over \$215,000 yearly. In order to return full-time to school to obtain a Ph.D. in today's academic marketplace, these successful advisors would need to terminate their practice or potentially manage their practice as an absentee owner. The lost income and increased ownership burden associated with returning to school makes the choice problematic for successful advisors. What is needed, therefore, is a Personal Financial Planning Ph.D. opportunity for students that minimizes these opportunity costs while maintaining academic rigor and adaptability to the needs of successful practitioners and those who wish to transition into the financial planning academic profession.

The next table shows the enrollment in the Personal Financial Planning sub-plan over the past five years.

<b>Fall Enrollment</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>
Doctorate	42	41	34	27	17

We exceed the minimum requirements for number of majors, degrees granted annually, and faculty size for the Personal Financial Planning sub-plan as shown in the next table.

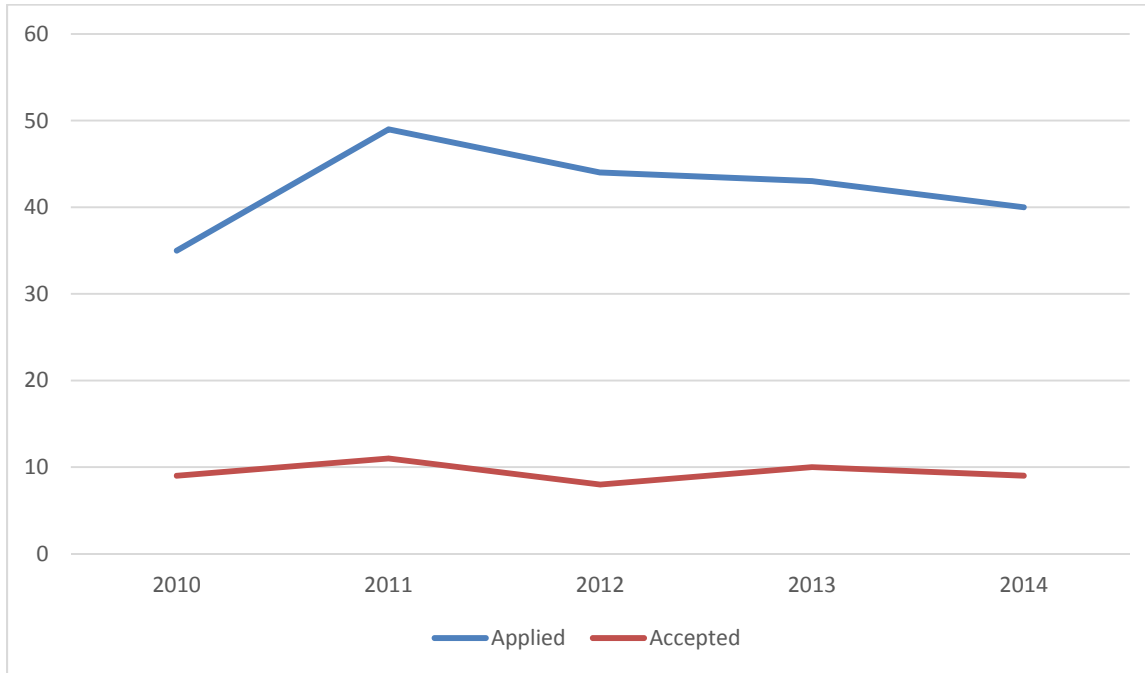
<b>Area</b>	<b>Requirement</b>	<b>Actual (as of Fall 2014)</b>
Number of Majors:	Doctorate = 5	Doctorate = 39
Number of Degrees Granted Annually:	Doctorate = 2	Doctorate = 4
Number of Faculty with Terminal Degrees:	Doctorate = 8	Doctorate = 14 (7 tenure/tenure-track core faculty, 3 non-tenure-track faculty, 4 supporting tenured faculty)

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<sup>2</sup> The Financial Planning Financial Performance Studies of Financial Advisory Practices. Denver: FPA.

### Current Acceptance Rates

The demand for the Personal Financial Planning doctoral program has grown dramatically over the five years of existence. The acceptance rate for 2014 was 22.5% and it is anticipated to be approximately the same percent or lower for 2015.



### ***(c) What is the Demand for Graduates of this Program?***

The demand for a degree in Personal Financial Planning has been growing. The United States Department of Labor, Bureau of Labor Statistics projects a 27% job growth for financial planners between 2012 and 2022, which is much faster than average for all occupations. Today's aging population will be the primary driver of growth as baby boomers reach retirement. Other drivers include decreased funds and shortfalls for corporate and state pensions, and all of these drivers will increase demand for financial planners<sup>3</sup>. Instructors of Personal Financial Planning curriculums are needed.

<sup>3</sup> <http://www.bls.gov/ooh/business-and-financial/personal-financial-advisors.htm>

## **(2) CURRICULUM OF THE PROPOSED PROGRAM**

The goals and objectives of the Personal Financial Planning Ph.D. program are designed to provide talented and ambitious students with the knowledge, skills, and tools necessary to achieve success as researchers, teachers, and practitioners of financial planning. A dedicated commitment to enhancing students' personal development will prepare students to excel academically and professionally, leading ultimately to more rewarding and creative lives.

### ***(a) Describe the More Important Academic Objectives of the Proposed Program, Including the Range of Skills and Knowledge Future Graduates will Possess.***

The primary program academic objectives are to provide students with the opportunity to:

- Solve real world problems;
- Apply their creativity in helping others meet challenges;
- Develop and refine communication skills;
- Work in multidisciplinary and diverse teams;
- Obtain an understanding of 21<sup>st</sup> century technologies;
- Learn through instruction by faculty committed to both teaching and research;
- Participate in professional groups and activities;
- Assume professional leadership positions;
- Understand and conduct scholarly research in Personal Financial Planning;
- Be part of a growing program that is devoted to building the finest financial planning program in the nation while meeting the growing need for well-trained graduates.

### ***(b) The course work required of all students who major in this program shall be described.***

The proposed curriculum includes the following 91 semester credit hours:

#### **Supporting (Core) Content Courses (minimum 18 credit hours)**

- FSHS 760 Retirement Planning (3)
- FSHS 762 Investing for the Family's Future (3)
- FSHS 764 Estate Planning for Families (3)
- FSHS 766 Insurance Planning for Families (3)
- FSHS 772 Personal Income Taxation (3)
- FSHS 836 Financial Planning Case Studies (3) - **Grade of A or B is required**

#### **Professional Courses (minimum 12 credit hours)**

- FSHS 825 Family Resource Management (3)
- FSHS 894 Readings in Family Studies and Human Services (3)
- FSHS 956 Financial Counseling (3)
- FSHS 979 Advanced Professional Issues in FSHS (3)

#### **Elective Courses (minimum 15 credit hours)**

- FSHS 757 Financial Behavior Assessment Consulting (3)
- FSHS 768 Introduction to Financial Therapy (3)
- FSHS 769 Money and Relationships (3)
- FSHS 770 Applied Behavioral Finance (3)
- FSHS 771 Financial Therapy Theory and Research (3)
- FSHS 808 Research Application in Personal Financial Planning (1-3) – may be informally referred to as "research clusters"
- Or other elective as agreed upon by the student's committee

**Research Courses (minimum 46 credit hours) – Grades of A or B are required for FSHS 806, 906, 888, 890, 907**

- FSHS 806 Statistical Methods in Family Studies and Human Services I (3)
- FSHS 888 Research Methods in FSHS I (3)
- FSHS 890 Research Methods in FSHS II (3)
- FSHS 906 Statistical Methods in Family Studies and Human Services II (3)
- FSHS 907 Advanced Research Methods (3)
- FSHS 990 Dissertation Proposal Seminar (1)
- FSHS 999 Ph.D. Research in Family Studies and Human Services (30)

***(c) Internships and practica required of students in this program shall be described.***

Internships are not required for this program.

***(d) If clinical are required, are sufficient sites available?***

Clinical placements are not required for this program.

**(3) PROGRAM FACULTY**

**(a) Faculty Qualifications**

Faculty Member	Degree, Appt. Type	Certification	Credentials & Role in Program
<b>CORE TENURED/TENURE-TRACK FACULTY</b>			
Sonya Britt, Associate Professor	Ph.D., tenured	CFP®	<p>Dr. Sonya Britt, CFP® is the Program Director of Personal Financial Planning. Britt’s research interests include financial literacy and the impact of physiological stress on financial behaviors.</p> <p><b>Ph.D. courses taught:</b> Retirement Planning, Financial Therapy Theory and Research, Research Application in PFP, Family Resource Management, Research Methods II, Adv. Professional Issues</p> <p><b>Other Ph.D. program assignments:</b> Serve as chair and committee member</p> <p><b>Other teaching assignments:</b> Retirement Planning in master’s degree program</p>
Kristy Archuleta, Associate Professor	Ph.D., tenured	LMFT	<p>Dr. Kristy Archuleta’s, LMFT, research interests include development of financial therapy practice models.</p> <p><b>Ph.D. courses taught:</b> Money and Relationships, Research Application in PFP, Research Methods I, Financial Counseling, Adv. Professional Issues</p> <p><b>Other Ph.D. program assignments:</b> Serve as chair and committee member</p> <p><b>Other teaching assignments:</b> Financial Counseling in undergraduate degree program</p>
Stuart Heckman, Assistant Professor	Ph.D., tenure-track	CFP®	<p>Dr. Stuart Heckman, CFP® specializes in large data set analysis and the effect of student loan debt on academic achievement of undergraduate students.</p> <p><b>Ph.D. courses taught:</b> Retirement Planning, Research Application in PFP, Statistics I, Readings in FSHS</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member</p> <p><b>Other teaching assignments:</b> Adv. PFP, Retirement Planning, and Insurance Planning in undergraduate degree program, Retirement Planning in master’s degree program</p>

Elizabeth Kiss, Assistant Professor	Ph.D., tenure- track		<p>Dr. Elizabeth Kiss serves as the State of Kansas Extension Specialist in Family Financial Management.</p> <p><b>Ph.D. courses taught:</b> Research Application in PFP, Adv. Professional Issues  <b>Other Ph.D. program assignments:</b> Serve as chair and committee member  <b>Other teaching assignments:</b> none</p>
Maurice MacDonald, Professor	Ph.D., tenured		<p>Dr. Morey MacDonald's research revolves around aging population issues.</p> <p><b>Ph.D. courses taught:</b> Research Application in PFP, Family Resource Management  <b>Other Ph.D. program assignments:</b> Serve as chair and committee member  <b>Other teaching assignments:</b> Intro. to PFP in undergraduate degree program, Practicum in master's degree program</p>
Cliff Robb, Associate Professor	Ph.D., tenure- track		<p>Dr. Cliff Robb's research relates to financial behaviors of college students.</p> <p><b>Ph.D. courses taught:</b> Research Application in PFP, Adv. Research Methods, Adv. Professional Issues  <b>Other Ph.D. program assignments:</b> Serve as chair and committee member  <b>Other teaching assignments:</b> Family Economics in undergraduate degree program</p>
Martin Seay, Assistant Professor	Ph.D., tenure- track	CFP®, CRC	<p>Dr. Martin Seay's, CFP® research interests include housing and mortgage issues.</p> <p><b>Ph.D. courses taught:</b> Investments, Statistics I, Statistics II, Research Application in PFP, Adv. Professional Issues  <b>Other Ph.D. program assignments:</b> Serve as chair and committee member  <b>Other teaching assignments:</b> Estate Planning in undergraduate degree program and Investments in undergraduate and master's degree programs</p>

<b>NON-TENURED/TENURE-TRACK CORE FACULTY</b>			
Ann Coulson, Assistant Professor	Ph.D., non-tenure track	CFP®	<p>Dr. Ann Coulson, CFP® specializes in the core PFP content areas.</p> <p><b>Ph.D. courses taught:</b> Investments, Estate Planning, Insurance Planning, Taxation, Case Studies</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member</p> <p><b>Other teaching assignments:</b> Careers in PFP, Case Studies, and Taxation in undergraduate degree program and Investments, Estate Planning, Insurance Planning, and Taxation in master's degree program</p>
Brad Klontz, Associate Professor	Psy.D., non-tenure-track	CFP®	<p>Dr. Brad Klontz, CFP® specializes in the psychological aspects of financial planning.</p> <p><b>Ph.D. courses taught:</b> Intro. to Financial Therapy, Applied Behavioral Finance</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member</p> <p><b>Other teaching assignments:</b> none</p>
Ron Sages, Assistant Professor	Ph.D., non-tenure track	CFP®	<p>Dr. Ron Sages, CFP® specializes in practice-based issues of financial planners.</p> <p><b>Ph.D. courses taught:</b> Case Studies</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member</p> <p><b>Other teaching assignments:</b> Applied Behavioral Finance in undergraduate and master's degree programs, Case Studies in master's degree program</p>
<b>TENURED/TENURE-TRACK SUPPORTING FACULTY</b>			
Briana Goff, Professor	Ph.D., tenured		<p><b>Ph.D. elective courses taught:</b> Violence and Prevention, Foundations of Trauma and Traumatic Stress, Crises Across the Lifespan</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member, if requested</p> <p><b>Other teaching assignments:</b> assigned to FSHS</p>
Elaine Johannes, Associate Professor	Ph.D., tenured		<p><b>Ph.D. elective courses taught:</b> Grant Development and Management</p> <p><b>Other Ph.D. program assignments:</b> Serve as committee member, if requested</p> <p><b>Other teaching assignments:</b> assigned to FSHS</p>



Rick Scheidt, Professor	Ph.D., tenured		<b>Ph.D. elective courses taught:</b> Topics in FSHS: Aging, Research Methods I <b>Other Ph.D. program assignments:</b> Serve as committee member, if requested <b>Other teaching assignments:</b> assigned to FSHS
Walter Schumm, Professor	Ph.D., tenured		<b>Ph.D. elective courses taught:</b> Program Evaluation <b>Other Ph.D. program assignments:</b> Serve as committee member, if requested <b>Other teaching assignments:</b> assigned to FSHS

***(b) Number of Graduate Assistants Needed to Serve Program***

Although we do not currently offer GTA positions, graduate students are employed on an hourly basis to assist with undergraduate distance teaching responsibilities. No additional graduate teaching assistants are needed to implement the program.

**(4) ACADEMIC SUPPORT**

***(a) What are the Academic Support Services for this Program?***

All student advising will be provided by a staff member currently employed by the Institute of Personal Financial Planning and in the Personal Financial Planning unit in the School of Family Studies and Human Services. No additional advising, library, audio-visual, or academic computing resources will be needed. Resources available for the current specialization M.S. in Family Studies and Human Services are adequate.

The Institute currently employs a full-time graduate coordinator whose responsibilities include student recruitment and advising. All anticipated student support materials are currently available in an online format either through the Kansas State University Global Campus or through the Kansas State University library system.

Quality control is an issue of major importance to the continued success of the program. The following Personal Financial Planning faculty will have direct, daily contact with students through instruction, advising, and committee leadership and membership:

- Sonya Britt
- Kristy Archuleta
- Ann Coulson
- Stuart Heckman
- Elizabeth Kiss
- Brad Klontz
- Maurice MacDonald
- Cliff Robb
- Ron Sages
- Martin Seay

***(b) What New Library Materials and Other Forms of Academic Support will be Needed Beyond Normal Additions?***

No additional library or other academic support will be needed in the immediate future.

***(c) What New Supporting Staff will be Required Beyond Normal Additions?***

No additional supporting staff will be needed.

**(5) Facilities and Equipment**

***(a) What are the Anticipated Facilities Requirements?***

No additional space requirements, facilities, renovations will be immediately needed.

***(b) What New Equipment will be Required Beyond Normal Additions?***

No new equipment will be needed.

**(6) PROGRAM REVIEW, ASSESSMENT, AND ACCREDITATION**

***(a) What Program Review Process Methods will be used to Review the Program?***

See Attachment A for the Assessment of Student Learning Plan

***(b) What Student Learning Outcomes Measures Will Be Used to Assess the Program's Effectiveness?***

**STUDENT LEARNING OUTCOMES**

SLO 1: Students will demonstrate the ability to critically analyze the application of the fundamentals of the financial planning processes as the process applies to the behavioral, economic, social, and cultural environments in which individuals and families live.

SLO 2: Students will demonstrate understanding and ability to apply to empirical methodological and statistical procedures relevant in personal finance.

SLO 3: Students will demonstrate understanding and the ability to apply theoretical orientations relevant in personal finance.

SLO 4: Students will demonstrate oral and written communication skills appropriate for personal finance research.

SLO 5: Students will demonstrate understanding of standards of ethical conduct, which adhere to the *Code of Ethics and Professional Responsibility* developed by the Certified Financial Planner Board of Standards.

SLO 6: Students will exhibit awareness and application of standards of ethical conduct related to personal finance research.

***(c) What are the Institution's Plans Regarding Program Accreditation?***

Currently, the Certified Financial Planner Board of Standards, Inc. (CFP Board) serves as the accreditation/registration body for all college and university financial planning curriculums in the United States. Re-accreditation/registration occurs every two years. The personal financial planning program director is responsible for coordinating the accreditation process.

To maintain our registration with the CFP Board, we must submit documentation showing how we cover 72 topics covering the financial planning process in our classes. They review our course syllabi and textbook selections on a biennial basis to be sure we are providing up-to-date knowledge to our students.

The Association for Financial Counseling and Planning Education also registers the Personal Financial Planning programs. This registration allows graduates to obtain the Accredited Financial Counselor designation.

At the current time, accreditation costs are minimal (i.e., less than \$2,500 per year). Costs associated with achieving and maintaining accreditation will be paid for by the Institute of Personal Financial Planning.

**Attachment A: Assessment of Student Learning Plan  
Doctoral Degree in Personal Financial Planning**

**I. Introduction**

**A. College, Department, and Date**

College: College of Human Ecology  
Department: School of Family Studies and Human Services  
Date:

**B. Contact Person(s) for the Assessment Plans**

Sonya L. Britt, Ph.D. Associate Professor  
Kristy L. Archuleta, Ph.D., Associate Professor

**C. Degree Program**

**Doctorate of Philosophy in Personal Financial Planning**

**II. Overview of Assessment**

**A. List of SLOs for Degree Program**

Knowledge & Skills

SLO 1: Students will demonstrate understanding and the ability to critically analyze the application of the fundamentals of the financial planning processes as the process applies to the behavioral, economic, social, and cultural environments in which individuals and families live.

SLO 2: Students will demonstrate understanding and ability to apply to empirical methodological and statistical procedures relevant in personal finance.

SLO 3: Students will demonstrate understanding and the ability to apply theoretical orientations relevant in personal finance.

Skills

SLO 4: Students will demonstrate oral and written communication skills appropriate for personal finance research.

Attitudes and Professional Conduct

SLO 5: Students will demonstrate understanding of standards of ethical conduct, which adhere to the *Code of Ethics and Professional Responsibility* developed by the Certified Financial Planner Board of Standards.

SLO 6: Students will exhibit awareness and application of standards of ethical conduct related to personal finance research.

**B. Program Assessment Alignment Matrix**

<b>SLO/Required Courses/experiences</b>	<b>Course Number(s)</b> FSHS 825 FSHS 756	<b>Cour Number(s)</b> FSHS 624 FSHS 762 FSHS 764 FSHS 766 FSHS 772 FSHS 836	<b>Course Number(s)</b> FSHS 806 FSHS 888 FSHS 890 FSHS 894 FSHS 906 FSHS 907	<b>International Experience:</b> FSHS 979	<b>Preliminary Exams</b>	<b>Thesis/ Report/ Dissertation</b>
<b>Degree program SLOs</b>						
The financial planning processes as the process applies to the behavioral, economic, social, and cultural environments in which individuals and families live.	X	X		X	A	
Empirical methodological and statistical procedures relevant in personal finance.			X		A	A
Knowledge and understanding through critically thinking and application of theoretical orientations relevant in personal finance.			X		A	A
Oral and written communication skills appropriate for personal finance research.	X		X		A	A
Standards of ethical conduct which adhere to the <i>Code of Ethics and Professional Responsibility</i> developed by the Certified Financial		X/A				

Planner Board of Standards.						
Standards of ethical conduct related to personal finance research.			X		A	A
<b>University SLOs (Graduate Programs)</b>						
Knowledge	X	X	X	X	A	A
Skills	X	X	X	X	A	A
Attitudes and Professional Conduct		X	X		A	A

For each stated student learning outcome, where does the student have the opportunity to learn the outcome (e.g., specific courses, multiple courses, or other program requirements) and where is student achievement of the outcome is assessed (e.g., assignments in courses, evaluation of final thesis, report, dissertation)?

- Place an “X” for courses or experiences in which students have the opportunity to learn the outcome (coursework, other program requirements).
- Place an “A” for courses or experiences in which student performance is used for program level assessment of the outcome. (assignments in courses, evaluation of final thesis, report, dissertation)

**C. List of Website where the Program SLOs, Assessment summary and Alignment Matrix will be located:**

<http://www.he.k-state.edu/fshs/assessment/>

**III. Assessment Strategies and Review of Assessment Results**

Assessment occurs externally by our registration body, Certified Financial Planner Board of Standards (CFP Board), and internally through direct and indirect observations. Below is an overview of the assessment process, including how SLOs are assessed, the timetable for collecting and compiling assessment data, and the process for using assessment results to improve student learning. Following is a table describing the program SLO, the corresponding graduate school SLO, where the observation occurs, and how the observation occurs.

*External Evaluation*

The graduate program is registered with the CFP Board, which means an external association is responsible for monitoring our program on a biennial basis. The CFP Board requires that 72 topics be included in the curriculum and that these topics be incorporated as student centered learning objectives. They also require extensive self-evaluation addressing the strengths and weaknesses of the program and how the weaknesses are being addressed. Based on the results of the program assessment, the faculty will meet to discuss changes that need to be made in order increase student learning.

### *Internal Evaluation*

Evaluation occurs at every stage of the doctoral program using direct or indirect measures. Data for each direct observation will be compiled each year and reviewed by the doctoral program faculty during the spring semester. Indirect observations are discussed at every faculty meeting. Based on the results of both direct and indirect assessment, the faculty will discuss plans for making improvements in the program to increase student learning.

Direct Observations: SLOs are measured using standard examinations, reflection papers, preliminary examinations, and the dissertation defense. Some SLOs are measured directly in class through assignments and exams, but most SLOs are measured directly through the preliminary examination and dissertation defense processes.

The preliminary exams are taken when a student completes most of their coursework. An exam review committee comprised of the student's major professor and two other faculty members review the exams. Students can receive the following outcomes: Pass, Pass with Orals, Pass with Rewrite, Conditional Pass, or Fail. In order to pass, students must receive a score of 3 or above on each of the SLOs identified in the Preliminary Exam Rubric (see below) (Knowledge, Critical Thinking, i.e. Skills; Written Communication; Attitudes of Professional Conduct; and Oral Communication (if applicable)). If an exam review committee member scores the exam below a 3 on any one SLO, then the exam committee meets to make the outcome decision. If committee decides on a decision to Pass with Rewrites or a Conditional Pass, the student will have one opportunity to rewrite or retake the exam upon which the committee will decide to Pass or Fail using the same rubric.

The dissertation defense is the final direct observation in the program. The dissertation defense rubric is used to assess the quality of the student's written dissertation and oral defense. Members of the student's dissertation committee complete the rubric. Students must receive a score of 3 or higher on all SLOs represented in the rubric to pass. A score below 3 on any one SLO by any given member of the committee will warrant discussion among committee members for about the outcome for the student. Students may be asked to make revisions to the dissertation or an alternate outcome decided by the committee.

Indirect Observations: Indirect measures are employed through faculty observations and student self-reports. Faculty observation is one of the primary ways indirect observation occurs. As a faculty, we observe students' needs in class to help them understand and grasp material as well as to become active in professional development opportunities. These observations are discussed on a regular basis during faculty meetings held every three weeks. A recurring theme in these meetings is our desire to inspire passion for the profession of financial planning and academics among students.

A second indirect measure implemented is through an individual annual progress review where active doctoral students are required to submit their vita and supporting documentation every spring to the faculty. The faculty provides feedback on students' progress toward program milestones and address any deficiencies in individual meetings. Students also have the opportunity to share self-reported progress and feedback with the faculty.

The third indirect measure occurs after the completion of coursework and preliminary exams. Students work primarily with their faculty major professors to guide them towards completion of their dissertations.

## ASSESSMENT PLAN

The plan below (see Table 1) depicts the program SLO that will be assessed, the University SLO the program SLO aligns with, where the SLO will be assessed, how the SLO will be assessed, and the how we will know that a student has met the given SLO. Table 1 is followed by Tables 2 and 3, which are the assessment tools for the dissertation and preliminary examination direct observations.

**Table 1. Assessment Plan**

SLO: Students will...	University-wide SLO for Graduate Programs	Course(s)/ Procedures Evaluated	Measure	Expected Level of Performance
SLO 1: Demonstrate understanding and the ability to apply the fundamentals of the financial planning processes as the process applies to the behavioral, economic, social, and cultural environments in which individuals and families live.	Knowledge & Skills	Preliminary Examination	Direct Measure: Preliminary Examination Rubric  Indirect Measure: 1. Faculty observation 2. Student self-report during annual evaluation	Students must score a 3 or above on the rubric on both the Knowledge and Critical Thinking sections of the rubric.
SLO 2: Demonstrate understanding and the ability to apply empirical methodological and statistical procedures relevant in personal finance.	Knowledge & Skills	Preliminary Examination; Dissertation Defense	Direct Measure: Preliminary Examination and Dissertation Rubrics  Indirect Measure: 1. Faculty observation 2. Student self-report at individual annual evaluation	Students must score a 3 or above on the rubrics on the knowledge and critical thinking sections of the respective rubric.
SLO 3: Demonstrate understanding and the ability to apply application of theoretical orientations relevant in personal finance.	Knowledge & Skills	Preliminary Examination; Dissertation Defense	Direct Measure: Preliminary Examination and Dissertation Rubrics  Indirect Measure: 1. Faculty observation 2. Student self-report at individual annual evaluation	Students must score a 3 or above on the rubrics on the knowledge and critical thinking sections of the respective rubric.
SLO 5: Exhibit awareness of standards of ethical conduct which	Attitudes and Professional Conduct	FSHS 836	Direct Measure: Students complete an examination over the profession's Code of	It is expected that 70% of students will score 70% on the examination.



<p>adhere to the <i>Code of Ethics and Professional Responsibility</i> developed by the Certified Financial Planner Board of Standards.</p>			<p>Ethics and Responsibilities developed by the CFP Board of Standards.</p> <p>Indirect Measure: Faculty observation 2. Student self-report at individual annual evaluation</p>	
<p>SLO 6: Exhibit awareness and application of standards of ethical conduct related to personal finance research.</p>	<p>Attitudes and Professional Conduct</p>	<p>FSSH 888; Preliminary Examination; Dissertation Defense</p>	<p>Direct Measure: 1. Students will successfully complete university IRB-Human Subjects training modules. 2. Preliminary Examination and Dissertation Rubrics</p> <p>Indirect Measure: 1. Faculty observation 2. Student self-report at individual annual evaluation</p>	<p>It is expected that students will successfully complete all of the IRB training modules. The modules contain quiz questions that test knowledge. Students will receive a certificate of completion from the Institutional Review Board upon successful completion.</p> <p>Students must receive a 3 or higher on respective rubrics</p>

Attribute (SLO)	OUTSTANDING (5)	VERY GOOD (4)	ACCEPTABLE (3)	SOMEWHAT DEFICIENT (2)	VERY DEFICIENT (1)
<b>Knowledge</b>  SLO 1, 2, and 3	Demonstrates mastery of methodological and theoretical issues.	Demonstrates mastery of methodological OR theoretical issues.	Demonstrates adequate description of research and theory.	Is able to describe research and theory, but lacks clarity in addressing examination question.	Lacks ability to describe relevant research applicable theory. Does not address question.
<b>Critical Thinking and Research Skills</b>  SLO 1,2, and 3	Demonstrates advanced ability to reach clear and coherent conclusions based on relevant theoretical and empirical literature. Demonstrates outstanding ability to apply research skills.	Demonstrates solid ability to reach clear and coherent conclusions based on relevant theoretical and empirical literature. Demonstrates solid ability to apply research skills.	Demonstrates ability to reach clear and coherent conclusions based on relevant theoretical and empirical literature. Demonstrates ability to apply research skills.	Demonstrates limited ability to reach clear and coherent conclusions based on relevant theoretical and empirical literature. Demonstrates a limited ability to apply research skills.	Lack of evidence to reach clear and coherent conclusions based on relevant theoretical and empirical literature. Demonstrates no ability to apply research skills.
<b>Written Communication Skills</b>  SLO 4	Reads like an outstanding publication. Very well organized. No typos, grammatical or spelling errors. No revisions or changes needed.	Well written and organized. Easy to read and understand. Few typos, grammatical or spelling errors. Very few changes or corrections needed.	Acceptable writing and mostly organized. Limited typos, grammatical and/or spelling errors. Some changes necessary.	Writing is weak and somewhat unorganized. Many typos, grammatical and/or spelling errors. A number of changes and/or revisions necessary.	Unorganized and requires a professional editor. Sentence structure, language and style are deficient. Major revisions are required.
<b>Attitudes and Professional Conduct</b>  SLO 6	Demonstrates excellent awareness and engagement of professional integrity and ethical conduct relevant to question.	Demonstrates awareness and engages of professional integrity and engages in ethical conduct relevant to question.	Demonstrates some awareness and engages in professional integrity and ethical conduct relevant to question.	Demonstrates limited understanding and engagement of professional integrity and ethical conduct relevant to question.	Demonstrates lack of ability to understand and engage in professional integrity and ethical conduct relevant to question.

<b>Oral Communication Skills (if applicable)</b>  SLO 5	Presentation of ideas very well organized and extremely professional. All questions answered in a knowledgeable and respectful manner. Visual materials are outstanding.	Professional presentation, well planned and organized. Most questions answered in a knowledgeable and respectful manner. Good visual materials.	Good presentation skills. Able to answer majority of questions. Acceptable visual materials.	Not well organized. Rambled and/or dwelt on unimportant issues. Had difficulty answering questions or showed defensiveness/lack of respect. Problems with visual materials.	Very poorly organized and/or unprepared. Disjointed presentation. Unable to answer many questions. Poor visual materials.
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**Table 3. PFP Ph.D. Dissertation Assessment Rubric**

Attribute (SLO)	OUTSTANDING (5)	VERY GOOD (4)	ACCEPTABLE (3)	SOMEWHAT DEFICIENT (2)	VERY DEFICIENT (1)
<b>Knowledge</b>  SLO 1, 2, and 3	Original and creative idea. Makes important contributions to field. Demonstrates advanced understanding of topic, emphasis, or profession.	Very original work. Makes at least one contribution to field. Demonstrates solid understanding of topic, emphasis, or profession.	Demonstrated originality. Introduces a new idea. Demonstrates understanding of topic, emphasis, or profession.	Extends prior knowledge to a limited degree. Primary focus is on established information and ideas. Demonstrates limited understanding of topic, emphasis, or profession.	Merely reviews established information and ideas. No new ideas presented. Demonstrates lack of understanding of topic, emphasis, or profession.
<b>Critical Thinking and Research Skills</b>  SLO 1, 2, and 3	Demonstrates advanced ability to come clear conclusions and implications based on data, theory and relevant literature. Is able to apply advanced research methods to answer a new question by being able to superiorly	Demonstrates solid ability to come clear conclusions and implications based on data, theory and relevant literature. Demonstrates solid ability to apply research methods skills to a new question by being able to interpret,	Demonstrates ability to come clear conclusions and implications based on data, theory and relevant literature. Demonstrates ability to apply research skills by being able to interpret, analyze, synthesize and	Demonstrates limited ability to come clear conclusions and implications based on data, theory and relevant literature. Exhibits limited potential to apply research methods by being able to interpret, analyze, synthesize and	Lack of evidence to come clear conclusions and implications based on data, theory and relevant literature. Demonstrates inability to apply research methods by being able to interpret, analyze,

	interpret, analyze, synthesize and apply information about topic.	analyze, synthesize and apply information about topic in an excellent fashion.	apply information about topic in a basic fashion.	apply information about topic.	synthesize and apply information about topic.
<b>Written Communication Skills</b> SLO 4	Reads like an outstanding publication. Very well organized. No typos, grammatical or spelling errors. No revisions or changes needed.	Well written and organized. Easy to read and understand. Few typos, grammatical or spelling errors. Very few changes or corrections needed.	Acceptable writing and mostly organized. Limited typos, grammatical and/or spelling errors. Some changes necessary.	Writing is weak and somewhat unorganized. Many typos, grammatical and/or spelling errors. A number of changes and/or revisions necessary.	Unorganized and requires a professional editor. Sentence structure, language and style are deficient. Major revisions are required.
<b>Oral Communication Skills</b> SLO 4	Presentation of ideas very well organized and extremely professional. All questions answered in a knowledgeable and respectful manner. Visual materials are outstanding.	Professional presentation, well planned and organized. Most questions answered in a knowledgeable and respectful manner. Good visual materials.	Good presentation skills. Able to answer majority of questions. Acceptable visual materials.	Not well organized. Rambled and/or dwelt on unimportant issues. Had difficulty answering questions or showed defensiveness/lack of respect. Problems with visual materials.	Very poorly organized and/or unprepared. Disjointed presentation. Unable to answer many questions. Poor visual materials.
<b>Attitudes and Professional Conduct</b> SLO 6	Demonstrates excellent awareness and engagement of professional integrity and ethical conduct. Ethical guidelines were followed and explicitly described.	Demonstrates awareness and engages of professional integrity and engages in ethical conduct. Ethical guidelines were followed and were well described.	Demonstrates some awareness and engages in professional integrity and ethical conduct. Ethical guidelines were followed.	Demonstrates limited understanding and engagement of professional integrity and ethical conduct. Limited ethical conduct and how protocol was followed was vaguely described. Potential issues with plagiarism.	Demonstrates lack of ability to understand and engage in professional integrity and ethical conduct. Did not follow proper ethical procedures, evidence of plagiarism.