

**DOCTORAL DEGREE PROGRAM
HANDBOOK**

**Personal Financial Planning Department
College of Human Environmental Sciences
University of Missouri**

Revised Fall 2017

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**The Doctoral Degree Program
Personal Financial Planning Department
College of Human Environmental Sciences
University of Missouri**

The **Doctoral** program is designed to develop skills in research and policy analysis. It requires a minimum of 72 hours of post-baccalaureate coursework that focuses on critical analysis of the interaction between the household sector and the markets for labor, consumer goods, and financial products and services. Coursework culminates in a doctoral dissertation. Graduates of this program typically seek employment in university teaching and research, Extension, government, or public policy institutes.

I. Admission

A. Application Process

Applications for admission to the Personal Financial Planning graduate program are considered by the department graduate faculty. The formal admission process begins when the student contacts the University of Missouri (MU) Office of Research and Graduate Studies and initiates the online admission process. Details regarding how to complete this process are found at <http://gradstudies.missouri.edu/admissions/>.

The MU Office of Research and Graduate Studies forwards the applicants' submitted materials to the department. Upon receiving an application, the department's graduate faculty reviews the applicant's materials and determines whether the student will be accepted for advisement in the department graduate program.

Following acceptance by the department, the student is recommended for acceptance to the MU Office of Research and Graduate Studies. Please note that admission to the Office of Research and Graduate Studies following enrollment in another graduate program on the MU campus does not necessarily guarantee admission to the Personal Financial Planning Department.

B. Entrance Exams

Applicants must file results of the Graduate Record Exam (or GMAT, subject to faculty consent) with the MU Office of Research and Graduate Studies. To be considered for acceptance, though not assuring acceptance, scores should be above midrange on either exam.

Students that are non-native English speakers must achieve a score of 550 (paper-based) and 80 (Internet-based), on the Test of English as a Foreign Language (TOEFL) to demonstrate proficiency in the English language. Those having completed an MS degree in the United States are not required to retake the TOEFL examination.

C. Becoming a Degree Candidate

Applicants must meet all requirements to be a candidate for a graduate degree as established by the MU Office of Research and Graduate Studies and the Personal Financial Planning Department. Degree seeking applicants must:

1. Have a baccalaureate degree from an accredited college or university.
2. Present evidence of at least a 3.0 (on a 4.0 scale) grade point average on the last 60 hours of undergraduate coursework for the baccalaureate degree or on a prior graduate degree. The student's official transcripts from all post- secondary schools are required for consideration for admission.
3. Provide three letters of recommendation to the Personal Financial Planning Department. See <http://www.greexplorer.com/Recommendation-Letter.html> for links to sample letters of recommendation.
4. Provide a statement of personal and professional objectives. See <http://www.greexplorer.com/Personal-Statement.html> for more detail on the structure and content of the statement of objectives.
5. Provide a resume.

D. Probationary, Post-Baccalaureate Graduate Student Status:

At the discretion of the department graduate faculty, a student who does not meet the degree candidate requirements may be admitted on probation until the requirements are met. The department graduate faculty approves removal of the student from probation. The requirements for removal of probation will be identified in the acceptance letter, and may include any one or more of the following:

1. The student on probation must achieve a 3.0 Grade Point Average (GPA) in the first nine hours of graduate course work.
2. The student for whom English is the second language may be required to pass Intensive English courses as indicated by scores on the English Proficiency test administered by the MU English as a Second Language Program (ESLP). Course information can be found on the website for the Center for English Language Learning at <https://cellmu.missouri.edu/about/description-of-classes/>.
3. The student must complete appropriate coursework to rectify academic deficiencies identified at the time of application. Such coursework could be in addition to graduate course requirements for degree completion.
4. If relevant, the student must complete and submit improved scores for the GRE or TOEFL exam.

E. Non-Degree (Post-Baccalaureate) Students (NDS)

Under certain circumstances, a student may undertake graduate coursework before formal acceptance into the graduate program.

The NDS option:

1. Is for the student who has not yet selected a major program.

2. Allows a student to prepare for admission to a graduate degree program either at MU or elsewhere.
3. Allows a student to explore options, disciplines, or career enhancements.
4. Allows transition time between completion of a baccalaureate degree and initiation of a graduate degree.

II. Academic Time Line

The MU Graduate School provides a *Doctoral Time Line* related to campus wide requirements for all Doctoral students. Deadlines for meeting requirements as well as links to the necessary forms may be found at <http://gradstudies.missouri.edu/academics/process/doctoral-process/>. Important milestones include the following:

1. Select an advisor during the first semester,
2. Develop and file a plan of study during the first semester and no later than the second semester of study and complete and file the D2 form (<http://gradstudies.missouri.edu/forms-downloads/repository/d2.pdf>) with the graduate school,
3. Complete requirements specified by that plan of study,
4. Pass a comprehensive exam and file the D3 form (<http://gradstudies.missouri.edu/forms-downloads/repository/d3.pdf>) with the graduate school,
5. Complete and defend a doctoral dissertation and file the D4 form (<http://gradstudies.missouri.edu/forms-downloads/repository/d4.pdf>) with the graduate school.

Although department faculty will advise and assist the student in preparing necessary forms, it is the student's responsibility to ensure that all forms are on file in the Office of Research and Graduate Studies by the required deadline. Please note that students receiving a department assistantship who fail to file their D1 and D2 forms by the end of their second semester will have their assistantship suspended for a semester, or until the forms are filed.

III. Selecting an Advisor and Advisory Committee

A. Advisor

Only faculty who are members of the MU Doctoral Faculty can serve as an advisor to students enrolled in the resident doctoral degree program.

1. The department Director of Graduate Studies will act as the student's temporary advisor to assist the student in registering for coursework and in discussing various aspects of the graduate program.
2. During the first semester, the student should discuss their particular subject matter/career/potential research interest with graduate faculty members within the department to identify those whose expertise and interests are most

compatible with their own. *The advisor should be selected prior to completion of the first semester, and before the program of study is developed.*

Department Doctoral Faculty

Frances C. Lawrence, Ph.D., Florida State University

Deanna L. Sharpe, Ph.D., CFP[®], Iowa State

Rui Yao, Ph.D., CFP[®], The Ohio State University

B. Advisory Committee for Doctoral Program

The Advisory Committee is essential for planning and completing the Doctoral dissertation. Committee members are to be selected in consultation with the student's permanent advisor, who also serves as the chair of the Advisory Committee.

The Advisory Committee will consist of at least 4 persons. At least three committee members shall be from the student's doctoral degree program. The outside member shall be from a different MU program, outside the College of Human Environmental Sciences. At least two of the doctoral committee members, including the advisor, must be MU doctoral faculty. Additional committee members with specialized expertise who do not meet the criteria for the MU graduate faculty or doctoral faculty may serve on a doctoral committee as a fifth or sixth member, with special permission of the Associate Vice Chancellor for Graduate Studies/Associate Vice Provost for Advanced Studies.

The doctoral program committee must be recommended by the student's advisor and approved by the academic program's director of graduate studies and the Graduate School before one year has elapsed following the student's first registration as a doctoral student.

1. Members of the Advisory Committee should be consulted regularly during the development of the program of study as well as during the research for the Doctoral dissertation.
2. Once the committee has been selected during the student's first year of study, the student must file a **Doctoral Committee Approval Form (DI)** (available at <http://gradstudies.missouri.edu/forms-downloads/repository/d1.pdf>). The completed form is submitted to the department Director of Graduate Studies who will sign and forward to the MU Office of Research and Graduate Studies.
3. Change of an advisor or advisory committee member is sometimes necessary or desirable due to change in the membership of the faculty, student interest, or other developments. If a change is necessary, the student files a **Graduate Student Change of Committee Form** (available at <http://gradstudies.missouri.edu/forms-downloads/repository/cocform.pdf>).

IV. Development of a Plan of Study

A doctoral degree program is an individualized plan of study. Programs vary somewhat with the interest, background, competencies, and goals of the student. Research is a significant component of a doctoral degree at MU.

A. The Plan of Study

1. A plan of study should be developed with the advisor. It is in the best interest of the student if this is done *before enrolling in their second semester*.
2. All Doctoral students must file a *Plan of Study for the Doctoral Degree (D2)* (available at <http://gradstudies.missouri.edu/forms-downloads/repository/d2.pdf>) with the MU Office of Research and Graduate Studies *by the end of their second semester of full-time residency, or prior to the completion of eighteen credit hours, whichever comes first*. Prior to filing, all doctoral students *must gain approval* for the plan of study from all members of their Advisory Committee and the department Director of Graduate Studies. Gaining this approval is facilitated by a meeting of the committee, though a meeting may be waived at the discretion of the committee chair, in consultation with the members of the committee.
3. If necessary, changes on the Plan of Study can be requested by filing a *Plan of Study Substitution form* (available at <http://gradstudies.missouri.edu/forms-downloads/repository/subform.pdf>).

B. Course Credit

1. Progress toward degree
 - a. Unless granted special permission of the Associate Vice Chancellor for Graduate Studies/Associate Vice Provost for Advanced Studies, a student may enroll for a maximum of 12 credits during each regular semester or 6 credits for the summer semester. The typical enrollment is 9 credits for the fall and spring semesters and 3-6 credits for the summer session. The “typical enrollment” is the limit for students who are on a teaching, research, or other University appointment or engaged in market work of twenty or more hours per week.
 - b. Students have a maximum period of 8 years from the time they first enroll to completion to complete the Doctoral degree.
2. Applicants with a degree in another field may have to complete undergraduate prerequisites before becoming a candidate for a graduate degree in the Personal Financial Planning Department. These will be determined by the Departmental Faculty at the time of admission.
3. Graduate course credit does not insure that a course will be counted in a plan of study. The graduate courses must contribute to overall program direction. The members of the student's Advisory Committee will decide with the student which courses support this goal.
 - a. No graduate credit is given for courses 4999 and below.
 - b. The plan of study must include a minimum of 15 hours at the

8000/9000 level **exclusive** of hours allocated to problems, readings or research coursework.

- c. Graduate students must be enrolled for course credit (even if only for research hours) when faculty time or facilities for research are being used.
 - d. Doctoral students must be continuously enrolled until and including the semester the degree is conferred.
4. **Cross-level courses:** Cross-level courses are courses that are listed at the 4000 (upper-division undergraduate) and the 7000 (graduate) level. In a cross-level course, graduate students enrolled in the 7000 level of the course will share elements of the class with undergraduates who are enrolled in the 4000 level of the course (typically the lecture and some or all of the course exams and assignments). ***In addition***, to earn graduate credit for the course, graduate students are required to complete additional coursework that is assigned and/or approved by the Department's Director of Graduate Studies, the Department Chair, or their designees.
 5. **Correspondence Credit:** Correspondence or extension course credit earned at any other campus is not accepted by the Office of Research and Graduate Studies. However, the Office of Research and Graduate Studies may accept up to eight hours of correspondence courses that are authorized for graduate credit and offered by MU's faculty through the Center for Independent Study. For more information on course requirements, see <http://gfs.missouri.edu/meetings-minutes/minutes/4-00.php>.
 6. **Transfer Credit:** A maximum of 30 credit hours required for a student's degree may be graduate credits transferred from another university, including another campus of the University of Missouri system upon the recommendation of the advisor, the student's committee, the approval of the Director of Graduate Studies and Office of Research and Graduate Studies. The Office of Research and Graduate Studies will make a final review of the transfer request to determine if the transfer credit meets the university's minimum guidelines. See <http://gradstudies.missouri.edu/academics/process/plan-of-study/doctoral.php> for more information.

C. Doctoral Degree Program - Specific Requirements

1. A minimum of 72 credit hours are required for the Doctoral degree with at least 15 credit hours at the 8000 level or above exclusive of problems, readings and research. The student must maintain a 3.0 GPA in all graduate courses to be in good standing. If a student fails to maintain "good standing" they will be ineligible to receive an assistantship or fellowship and will have one semester to rectify the situation. Their coursework for the probationary semester must be approved by the student's advisor. The student may be required to complete more than 72 hours to finish the degree depending on their background and

academic goals.

2. Doctoral students must complete a research dissertation. Up to 6 credit hours are earned for this portion of the degree by registering for **FINPLN 9090 Doctoral Dissertation Research in Personal Financial Planning** under the name of the student's advisor. The first six hours can be included in the required total of 72 hours.

V. Course Requirements for Doctorate (minimum of 72 hours)

A sample program of study is located in Appendix A. The sample is only intended to serve as a guide. Programs presuppose adequate preparation at the pre-doctoral level. As previously indicated, if the student's background is inadequate, supporting courses will be recommended. This additional coursework may extend the total credits required for the degree.

Although substitutions may be possible, the core requirements for the doctoral degree program in Personal Financial Planning include the following:

List of Potential Courses for a Ph.D. in Personal Financial Planning

THEORY COMPONENT (15 HOURS)

FINPLN 8483 Family Economics
FINPLN 8488 Household Financial Decision Making (Fall)

ECONOM 8451 Microeconomic Theory (Spring)
ECONOM 8453 Macroeconomic Theory (Spring)
ECONOM 9451 Advanced Microeconomic Theory (Fall)
ECONOM 9453 Advanced Macroeconomic Theory (Fall)
ECONOM 9431 Central Banking Policies (Spring)

Possible additions/substitutions

AG ECON 9230 Welfare and Consumption Economics (Spring)
AG ECON 8610 Economic and Sociological Approaches to Collective Action (Spring)

ECONOM 7311 Labor Economics (Fall)
ECONOM 7329 The Banking System and the Money Market (Spring)
ECONOM 8451 Microeconomic Theory (Spring)
ECONOM 8453 Macroeconomic Theory (Spring)

HDFS 8220 Family Theories (Spring)

PERSONAL FINANCIAL PLANNING COMPONENT

Required CFP® Education Courses for those wanting to sit for the CFP® exam

FINPLN 7183 Fundamentals of Personal Financial Planning
FINPLN 7382 Financial Planning: Risk Management
FINPLN 7383 Financial Planning: Investment Management

FINPLN 7187 Financial Planning: Tax Planning
FINPLN 7386 Financial Planning: Employee Benefit and Retirement Planning
FINPLN 7393 Financial Planning: Estate and Gift Planning

Supporting Coursework

FINANC 7440 Managerial Finance
FINANC 7820 Investment Fund Management

Possible additions / substitutions

FINANC 8320 Financial Markets (Fall)
FINANC 8360 Equity Securities Analysis (Fall)
FINANC 8370 Fixed-Income Securities (Spring)
FINANC 8410 Advanced Financial Management (Fall)

HDFS 7255 Aging Policy (Fall)
HDFS 7257 Aging and the Family (Spring)

PUB AF 8170 Public Policy Processes and Strategies (nonprofit sector)

RESEARCH COMPONENT

FINPLN 7087 Seminar in Household Economics and Finance (1 hour per semester)
FINPLN 8450 Applied Research in Household Economics and Planning

ECONOM 9476 Advanced Topics in Econometrics (Spring)

FINANC 9100 Seminar in Corporate Finance (Fall)

Possible additions / substitutions

ECONOM 9472 Econometric Theory I
ECONOM 9476 Advanced Topics in Econometrics II

ECONOM 7371 Introductory Econometrics (Fall)
ECONOM 8473 Applied Econometrics (Fall)

HDFS 8200 Research Methods in Human Development and Family Science (Fall)
HDFS 9200 Advanced Research Methods (Spring)

SOCIOL 7120 Social Statistics (Fall)
SOCIOL 8130 Advanced Social Statistics (Spring)

STAT 7110 Statistical Software and Data Analysis
STAT 7510 Applied Statistical Models I
STAT 8220 Applied Statistical Models II
STAT 8310 Data Analysis I (Fall)
STAT 8320 Data Analysis II (Spring)
PUB AF 8190 Economic Analysis for Public Policy

SKILLS COMPONENT

FINPLN 7282 Advanced Financial Counseling
FINPLN 7993 Internship in Personal Financial Planning (Summer)
FINPLN 7389 Financial Planning: Case Analysis

DISSERTATION (6 HOURS MINIMUM)

FINPLN 9090 Doctorial Dissertation Research in Personal Financial Planning

VI. Comprehensive Examination

Following completion of all coursework, a two-day written examination covering all aspects of the student's program must be successfully completed. The exam is given on the second Thursday and Friday of November and April. Doctoral students' examination questions are prepared by departmental faculty and non-departmental committee members and drawn from coursework in the student's program of study. It is the student's responsibility to schedule the appropriate room for both the written oral exams.

After the examination committee has evaluated the student's performance on the written exam, an oral exam is scheduled. A student must successfully complete the written and oral portion of the exam before beginning dissertation research. At the discretion of the graduate faculty, a student failing either the written or oral portion of the exam may be allowed a retake. The student may also be required to successfully complete remedial coursework on any topic(s) in which the student is deficient before completing the re-test.

VII. Doctoral Research Requirement

All Doctoral candidates will conduct research resulting in a dissertation that is directed by the student's advisor and approved by the Advisory Committee. To complete this requirement, students enroll in FINPLN 9090 Doctoral Dissertation Research in Personal Financial Planning, conduct scholarly research, and present the results of the research as a written dissertation.

Graduate students in the doctoral program are required to complete training in SAS, Stata, and/or SPSS as early as possible in their program. This training is offered through the University of Missouri's Division of Information Technology (DoIT). More information about this training is available at: <https://doit.missouri.edu/services/training/>.

A. Proposal development

1. The dissertation topic should be discussed with the advisor and committee members informally before a proposal is developed. Preferably, the student initiates the scholarly inquiry as soon as possible in their degree program. The following criteria will be useful in selecting a research topic:
 - a. It has potential for making a worthy contribution to the body of knowledge in the field,

- b. The student has a strong interest in the topic and it is consistent with their career goals, and
 - c. The project is feasible given existing resource constraints.
2. In consultation with their advisor, doctoral students develop a proposal based on a research question that the advisor and the Advisory Committee members approve.
3. The advisor should have ample time to review the proposal. It is expected that the advisor will have a minimum of two weeks to review the proposal. Typically, the proposal will require more than one revision prior to submission to the Advisory Committee.
4. Once the proposal is prepared, it should be submitted to the student's Advisory Committee ***at least two weeks prior*** to the time the committee will meet to act upon the proposal.
5. The student and advisor should identify the specific outcomes they wish to come forth from the Advisory Committee meeting. The Committee should decide whether they prefer to read the dissertation chapter by chapter or wait until the entire dissertation is available before making possible recommendations for revision and final approval.
6. It is the advisor's responsibility to ensure that the proposal is editorially and intellectually sound. This may require that the student hire an editor.

B. Conducting the Research

1. The advisor assumes the major responsibility for supervising the student in the research. The other readers should be consulted to the extent that each member has indicated his or her desire to participate as the dissertation is being developed.
2. The student should discuss the preparation of a dissertation outline with the advisor and/or committee members.
3. Once the dissertation outline is approved, the student should schedule regular conferences with the advisor and present the work in a readable form for deliberation. Again, it may be necessary to hire an editor to assist with the manuscript preparation. The Director of Graduate Studies maintains a list of potential editors for this purpose. The advisor is responsible for informing the student of this necessity.
4. The student should secure *Regulations and Guidelines for Dissertations and Theses* from the MU Office for Research and Graduate Studies to ensure proper format of the dissertation. The Department uses the American Psychological Association guidelines for the format of footnotes, bibliographic entries, et cetera.

C. **Completing the Dissertation**

1. The student assumes primary responsibility for development and completion of the dissertation research. The advisor assumes major responsibility in guiding the student. The student submits the dissertation to the advisor (first reader) and, after receiving their approval, to the remaining committee members.
2. The advisor and the other readers make recommendations and work with the student to produce a final draft of the dissertation. Students are encouraged to utilize the expertise of committee members.
3. Due to the nature of the research process, several revisions are typically needed to produce an acceptable dissertation. The student is responsible for obtaining guidelines from the Office of Research and Graduate Studies and following them precisely.
4. The outside reader may choose to be consulted on a regular basis while the dissertation is developed (a preferred option) or to only view the final draft. The student should give the final draft to the outside committee member approximately 6-8 weeks prior to the graduation date to allow ample time for feedback and revisions.
5. When the dissertation meets with the approval of the committee, the form, *Notification of Readiness for the Final Examination of the Dissertation* is completed and the student hand carries the dissertation and the completed form to Office of Research and Graduate Studies (Appendix D). In addition, the student:
 - a. Must set the date and place for a public seminar and oral defense of the dissertation research.
 - b. Must have a quality draft copy of the printed dissertation evaluated for format on, or before, the official deadline set by the Office of Research and Graduate Studies.
 - c. Must pay off any outstanding payments due to the University.
6. The Associate Vice Chancellor for Graduate Studies/Associate Vice Provost for Advanced Studies approves the membership of the final examination committee and notifies the advisor and the Director of Graduate Studies. Unless there is reason for a change, this committee consists of the advisory committee members.
7. The student shall prepare a first draft of a paper based on the dissertation that is suitable for publication and/or presentation at a professional meeting. When this draft is completed, given to the committee, and is approved for the final oral examination, the examination may be scheduled. Students provide printed copies of the dissertation to each committee member for their review.
8. The deadline for submitting a dissertation to the Office of Research and

Graduate Studies for graduation at the end of a given semester is shortly after mid-semester. The oral examination can be scheduled after this period but at least two weeks before the end of the semester. The completed Report of the Doctoral Examining Committee form is due two weeks prior to the commencement. Incomplete grades are also due at this time. The final unbound dissertation is due by the published deadline, found at <http://gradstudies.missouri.edu/academics/graduation-commencement/timeline-deadlines/>.

D. Dissertation Defense

1. The final dissertation defense consists of two parts:
 - a. The exam is initiated with an oral presentation of the research project that is open to the University community. During the examination, the student is responsible for displaying a full understanding of their research. As the seminar is open to the University community, the advertising of the seminar is the responsibility of the student and he/she is expected to disseminate the information to all interested University departments. The student invites the Associate Dean of Research and Graduate Studies of the College of Human Environmental Studies, fellow departmental students, and others to the presentation.
 - b. The final oral examination culminates following the seminar presentation with only the student and their committee. This examination can include material covered in the program of study, as well as the completed research. The student may wish to discuss the examination with her/his advisor to reduce anxiety and receive advice regarding preparation.
2. The student should distribute copies of the dissertation to committee members at least two weeks in advance of the oral examination.
3. At the conclusion of the dissertation defense, all Advisory Committee members must reach a consensus on the performance of the student. The result of this decision is reported to the Associate Dean for Research and Graduate Studies of the College of Human Environmental Sciences and the Director of Graduate Studies of the Department of Personal Financial Planning, whose signature is required on the *Report of the Doctoral Degree Examining Committee*. This form is signed by all Advisory Committee members and must be submitted to the MU Office of Research and Graduate Studies by the published deadline (<http://gradstudies.missouri.edu/academics/graduation-commencement/timeline-deadlines/>).
4. A page to be inserted into the original dissertation indicating approval of the dissertation by the examining committee is signed at the conclusion of the oral examination, or, if revision is needed, when the dissertation is approved.
5. In the event of failure of the examination, remedial measures may be suggested by the Advisory Committee. Following an appropriate interval, a

single re- examination can be scheduled and completed.

E. Completion of Requirements for Graduation

1. The student should check with the advisor to determine that all incomplete grades have been satisfied.

Usually the Advisory Committee recommends suggested changes in the body of the dissertation. These changes may necessitate some minor or major revisions. The committee members might choose to refrain from approval until the major revisions are completed. When the dissertation has been corrected, duplicate copies should be made prior to returning the corrected copy to the Office of Research and Graduate Studies. The student should check to determine the deadline for returning the corrected dissertation to the Office of Research and Graduate Studies.

2. Hard cover bound copies of the dissertation should be provided by the student to both the Department and the Advisor for reference purposes. Other committee members should be asked if they desire a bound copy. It is customary that a softbound copy, at a minimum, is provided to each member of the committee.
3. Graduate students, in consultation with their advisor, are encouraged to publish and/or present the results of the research at professional conferences. Since the graduate advisor served a major role in the guidance and development of the research project, it is appropriate that any research manuscript or presentation carry the name of the advisor as well as the student. Other members of the advisory committee or other graduate faculty who have contributed greatly to the final work should also be included.
4. If circumstances preclude refinement of a manuscript for publication based on the dissertation research within a year of the student's completion of degree requirements, the advisor may initiate development of such a manuscript with her/himself as the primary author and the student as second author.

VIII. Annual Review of Graduate Student Progress

A. Progress Toward Degree Completion

At the end of the first semester, all graduate students must start a Graduate Student Progress System (GSPS) record found on the Office of Research and Graduate Studies website at <http://gradstudies.missouri.edu/academics/progress/annual-review.php>. GSPS is a Web-based reporting system where students document their progress toward degree completion. The GSPS User Guide provides steps for students on how to get started and troubleshooting tips. **The student's GSPS record must be updated annually.**

The student view of the Graduate Student Progress System has two work sections:

information required by the Office of Research and Graduate Studies and other information that may be required by the degree program. **Students must complete GSPS sections required by both entities.** A bonus feature: students can use their GSPS records to create a custom CV or resume.

Either the student's advisor or the department Director of Graduate Studies will review students' GSPS reports to assess student progress toward degree completion. No later than the start of the subsequent semester, students will be provided with a written evaluation of progress and, if necessary, steps to take to attain, maintain, or regain satisfactory progress.

B. For Students on Assistantships – Performance Evaluation

Faculty overseeing work of students on assistantships will provide a performance evaluation for work completed under the assistantship. If student performance is not satisfactory, then the student will be given a detailed written description of what aspects of performance must be changed. The student will have one semester to improve work performance or could risk loss of the assistantship. Students that believe they have been treated unfairly may initiate an appeal to the Department Chair within one month (30 days) after receiving written notice that his or her assistantship work performance is not satisfactory.

Graduate students that are on appointment must report to their supervising faculty member one week prior to the beginning of the term of work and continue to work until semester grades are due. On occasion, a faculty member may negotiate to have work done during breaks between semesters, if work has been delayed or not completed during the semester. Notice of this intent is made clear to the student at the earliest possible notice. Appointments for Ph.D. students are to be no longer than three calendar years, except under special circumstances as agreed to by a unanimous consent of the graduate faculty. Student concerns over workplace practices should be brought to the attention of the Department Chair, in writing.

APPENDIX A: Check List for Completion of Doctoral Degree

- ___ 1. Complete the Graduate Record Examination (GRE) and requests results be sent to the MU Office of Research and Graduate Studies and the Department of Personal Financial Planning.
- ___ 2. Students for whom English is not the primary language must submit their TOEFL scores. The test should be taken 6-9 months before the opening session to which the student expects to enroll. The minimum score required by the department is 550 (paper-based) and 80 (Internet-based). However, an adequate score does not guarantee admission. This is waived if the student has received an MS degree from an English first- language university within the past two years.
- ___ 3. Submit official transcripts to Apply Yourself. More information about submitting materials are found at <http://gradstudies.missouri.edu/admissions/>.
- ___ 4. Complete application procedures by submitting a statement of professional goals, three letters of reference, and resume to the department.
- ___ 5. Receive acceptance by the Office of Research and Graduate Studies, the College of Human Environmental Sciences, and the Personal Financial Planning Department.
- ___ 6. Admitted student is assigned a temporary advisor.
- ___ 7. Meet with all the graduate faculty members of the Personal Financial Planning Department to determine their areas of research interest.
- ___ 8. Select a permanent advisor prior to completing the first semester and selects the advisory committee.
- ___ 9. Formulate a plan of study in consultation with advisor.
- ___ 10. File the Program of Study for the Doctoral Degree form (D2) sometime between completing 6 hours of graduate credit and the end of their second semester of study. It is in the student's best interest to complete this form late in their first semester, or early in their second semester. This practice avoids unnecessary and unforeseen complications.
- ___ 11. Discuss dissertation ideas with advisor and potential Advisory Committee, and complete Request for Dissertation Committee form (D1).
- ___ 12. Select and contact Advisory Committee Members (2 must be members of the Doctoral Faculty).
- ___ 13. Complete comprehensive examination (written and oral) over all coursework in the program of study.
- ___ 14. Develop proposal for dissertation research in consultation with advisor.

- ___ 15. Seek approval of the research by the International Review Board (if applicable). Information can be found at <http://gradstudies.missouri.edu/professional-development/build-your-skills/research-and-analytical-skills/irb-rcr-train-online.php>.
- ___ 16. Plan and hold proposal meeting, if the student has advanced to doctoral candidacy. Notify the Department Director of Graduate Studies of the research topic approved by the advisory committee.
- ___ 17. Complete research, working with Advisory Committee as appropriate.
- ___ 18. Develop a manuscript from the research to be submitted to the appropriate professional outlets.
- ___ 19. Submit a draft of the paper suitable for presentation/publication to advisor prior to scheduling the final oral examination.
- ___ 20. Secure the Thesis and Dissertation Guideline with the Report of the Doctoral Examining Committee form from the MU Office of Research and Graduate Studies found at <http://gradstudies.missouri.edu/forms-downloads/repository/d4.pdf>.
- ___ 21. Finalize a dissertation title, 50 letters-and-spaces or less, identified for the bound dissertation and a 200-word or less dissertation abstract prepared at the time of the final oral examination.
- ___ 22. Plan time and place for dissertation defense with the Advisory Committee and arrange the room reservation.
- ___ 23. Schedule and hold the final oral examination dissertation defense after approval of the committee. To participate in commencement, the oral examination should be scheduled 6 weeks prior to the commencement date.
- ___ 24. Check with the advisor on incomplete grade reports (generally two weeks prior to commencement). The faculty member responsible for the course in which an incomplete was obtained will file a change of grade form with the Office of Research and Graduate Studies. These grades should be reported to the Department Director of Graduate Studies.
- ___ 25. Submit Report of the Doctoral Examining Committee form to the Associate Dean for Research and Graduate Studies of the College of Human Environmental Studies. (Form D4 referenced in item 20 above).
- ___ 26. Complete final check with the advisor, the Director of Graduate Studies, and the MU Office of Research and Graduate Studies to assure that all requirements for graduation have been met.
- ___ 27. Arrange for participation in commencement activities, if desired.
- ___ 28. Complete the required changes in the dissertation.
- ___ 29. Submit the corrected original copy of the unbound dissertation to the Office of Research and

graduate Studies and hard cover bound copies to your advisor, the department, as well as other committee members who desire a copy. A checklist for the process of submitting this to the Office of Research and graduate Studies can be found at <http://gradstudies.missouri.edu/forms-downloads/repository/thesis-diss-submission-checklist.pdf>.

APPENDIX B: Doctoral Dissertation Time Schedule

The time schedule outlined below is meant to serve as a guideline for graduate students working toward a doctoral degree. It is not meant to be an exact schedule that should be followed by everyone. There will be individual variations, however, it should be remembered that the Department maintains a policy that financial support is only committed for 3 years for Ph.D. students who maintains a GPA of 3.0 or above. It is particularly important to realize that as you approach your dissertation defense date, the timing of activities becomes crucial to meet the necessary deadlines. The dates used in this schedule are for example only. The student should check with the Office of Research and Graduate Studies for specific dates relevant for course work and graduation.

1st year

- | | |
|--------------|--|
| Sept. - Dec. | Take courses selected in consultation with temporary advisor. Meet faculty, select a permanent advisor, and interview other faculty for inclusion to the committee. |
| Jan. – May | Take courses, form an Advisory Committee, begin to focus on research. Complete a Program of Study (D2) and Request of Dissertation Committee (D1) forms and submit to Office of Research and Graduate Studies by end of second semester. |
| May - Aug. | Coursework may be taken and summer research appointments are possible. |

2nd Year

- | | |
|--------------|---|
| Sept. - Dec. | Take courses, following the Plan of Study. |
| Jan. – May | Take courses and increasingly focus on research. Take your comprehensive examination. |
| May - Aug. | Summer research appointments are possible. |

3rd Year

- | | |
|-------------|---|
| Sept. – May | Conduct doctoral research, schedule dissertation proposal and defense, and Report of the Doctoral Examining Committee due to Office of Research and Graduate Studies. |
| August | Final version of dissertation on bond paper due to Office of Research and Graduate Studies.

Commencement |

APPENDIX C: Financial Assistance

- A. Graduate students admitted to the program can apply for several departmental, college, and university level fellowships and scholarships. Generally, the deadline for fellowship and scholarship applications is February 1 for the following academic year. Check with appropriate offices for updated information.
- B. A student's advisor can seek research funding to help support the costs of doctoral research. Students are encouraged to seek external funding to support their studies. International students should also consult the International Center.
- C. The department has both teaching and research assistantships available for qualified students. The student must initiate the request and check occasionally with the Department Chair and the Director of Graduate Studies for availability of assistantships.
- D. Maintenance of an assistantship appointment is contingent upon satisfactory performance of responsibilities and satisfactory progress toward completion of a degree program. Normally, students who are placed on assistantship appointment are continued on academic year appointments through completion of their degree program, with a usual limit of three years for the Ph.D. degree. Occasional summer appointments are available.