FIN 436: Retirement Planning & Employee Compensation

COURSE SYLLABUS: FALL 2024

Please, click on the following link to access A&M Commerce Covid 19 Information, https://new.tamuc.edu/coronavirus/

INSTRUCTOR INFORMATION

Instructor: James R. Lytle

Office Hours and Communication: As this class is online**,** please send an email to me requesting office hours. Upon receiving the request, a mutual date and time will be scheduled.

University Email Address: james.lytle@tamuc.edu

COURSE INFORMATION

Prerequisite: FIN 430

Materials

1. **Required Textbook:**

    "Retirement Planning and Employee Benefits," 19th edition, by: James F. Dalton and Michael A.Dalton, *Money Education*, 2023, ISBN: 978-1-957511-00-9

2. If needed, any basic or financial calculator will suffice for this course. This includes hand-held financial calculators as well as Excel and mobile apps. Note that students are held accountable on learning how to master the calculator or calculator app of their choice (i.e., EZ Financial Calculator in Apple Apps and Financial Calculators –bishinews in Android Play Store). A financial calculator will be advantageous to have not only when you take other business classes, but also when making personal financial decisions throughout your lifetime.

    The *syllabus/schedule are subject to change.*

Course Description

This course provides graduate students with a rigorous introduction to the realms of retirement planning and employee compensation and common benefits. The primary concepts covered include: accumulations and distributions, qualified and nonqualified retirement plans, profit sharing plans, stock bonus plans, employee stock ownership plans, IRAs and SEPs, SIMPLE, 401(k), 403(b), 457 plans, social security, and employee fringe and group benefits.

Student Learning Outcomes

1. Understand the concept of retirement funding.
2. Identify and understand pension plans, profit sharing plans and stock bonus plans
3. Understanding distributions and administration of pension plans, profit sharing plans and stock bonus plans
4. Identify and understand IRAs, SEPs, 401(K)s, 403 (b)s, 457 and Social Security.
5. Understand deferred compensation and non-qualified Plans.
6. Explore fringe and group employee benefits.

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Time and Location:(08/26/24 -12/13/24) Online

Date	Topics Covered	Practice, Homework & Exams Due
Aug 26 – Sep 01	Chapters 1 & 2	**Sep 08**
Sep 02 – Sep 08	Chapter 3	**Sep 15**
Sep 09 – Sep 15	Chapter 4	**Sep 22**
Sep 16 – Sep 22	Chapter 5	**Sep 29**
Sep 23 – Sep 29	**Exam One**	**Sep 29**
Sep 30 – Oct 06	Chapter 6	**Oct 13**
Oct 07 – Oct 13	Chapter 7	**Oct 20**
Oct 14– Oct 20	Chapter 8	**Oct 27**
Oct 21– Oct 27	Chapter 9	**Nov 03**
Oct 28 – Nov 03	**Exam Two**	**Nov 03**
Nov 04- Nov 10	Chapter 10	**Nov 17**
Nov 11 – Nov 17	Chapter 11	**Nov 24**
Nov 18 – Nov 24	Chapter 12	**Dec 01**
Nov 25– Dec 01	**Thanksgiving**	████████
Dec 02– Dec 08	Chapter 13	**Dec 08**
Dec 08 – Dec 13	Chapter 14	**Dec 13**
Dec 08 – Dec 13	**Exam Three**	**Dec 13**

The exams cover the following dates and chapters:

Exam One (09/23-09/29): 1, 2, 3, 4, 5
Exam Two (10/28-11/03): 6, 7, 8 & 9
Exam Three (12/08-12/13): 10, 11,12, 13 and 14

* See Course Policies Below

Final grades in this course will be based on the following scale:

A = 90%-100%

B = 80%-89%

C = 70%-79%

D = 60%-69%

F = 59% or Below

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ASSESSMENTS

Course Evaluation:

Practice	10%
Homework	30%
Exams	60%
Total =	100%

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Exams

There will be three exams in this course. Make-up exams will not be administered. In the event of absence from exams, upon documentation of the reason for absence by a medical doctor or TAMUC official, make-up exams will possibly be permitted. See course policies below

TECHNOLOGY REQUIREMENTS
LMS

All course sections offered by Texas A&M University-Commerce have a corresponding course shell in the myLeo Online Learning Management System (LMS). Below are technical requirements

LMS Requirements:
https://community.brightspace.com/s/article/Brightspace-Platform-Requirements

LMS Browser Support:
https://documentation.brightspace.com/EN/brightspace/requirements/all/browser_support.htm

YouSeeU Virtual Classroom Requirements:
https://support.youseeu.com/hc/en-us/articles/115007031107-Basic-System-Requirements

ACCESS AND NAVIGATION

You will need your campus-wide ID (CWID) and password to log into the course. If you do not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu**.**

Note: Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

COMMUNICATION AND SUPPORT

If you have any questions or are having difficulties with the course material, please contact your Instructor.

Technical Support
If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778. Other support options can be found here:

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- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
  - 512 MB of RAM, 1 GB or more preferred
  - Broadband connection required courses are heavily video intensive

Video display capable of high-color 16-bit display 1024 x 768 or higher resolution

- You must have a:
  - Sound card, which is usually integrated into your desktop or laptop computer
  - Speakers or headphones.
  - *For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.

- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: JAVA web site http://www.java.com/en/download/manual.jsp

Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.
    Pop-ups are allowed.
    JavaScript is enabled.
    Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
  - Adobe Reader https://get.adobe.com/reader/
  - Adobe Flash Player *(version 17 or later)* https://get.adobe.com/flashplayer/
  - Adobe Shockwave Player   https://get.adobe.com/shockwave/
  - Apple Quick Time   http://www.apple.com/quicktime/download/

- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft Office, you can check with the bookstore to see if they have any student copies.

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COMMUNICATION AND SUPPORT
Brightspace Support
Need Help?
Student Support

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Technical Support

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System Maintenance

D2L runs monthly updates during the last week of the month, usually on Wednesday. The system should remain up during this time unless otherwise specified in an announcement. You may experience minimal impacts to performance and/or look and feel of the environment.

Interaction with Instructor Statement

*Email is the preferred method of communication.

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COURSE AND UNIVERSITY PROCEDURES/POLICIES

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the Student Guidebook. http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: Netiquette http://www.albion.com/netiquette/corerules.html

Course Policies

NOTE: ALL POINTS AVAILABLE ARE LISTED IN THE CLASS SYLLABUS. PLEASE COMPLETE ALL ASSIGNMENTS TO MAXIMIZE EARNED POINTS.

THERE IS NO EXTRA CREDIT AVAILBLE IN THE COURSE.

BE COGNIZANT OF ALL ASSIGNMENT DUE DATES TO INCLUDE CHAPTER SPECIFIC ASSIGNMENTS AND EXAMS.

ALL DUE DATES ARE FINAL AND ASSIGNMENTS WILL NOT BE REOPENED

A VALID REQUEST TO MISSING A DUE DATE WILL BE RELEGATED TO SICKNESS OR BEREAVEMENT. IN BOTH CIRCUMSTANCES, PROPER DOCUMENTATION (DOCTOR'S EXCUSE, HOSPITAL ADMISSION PAPERS, OBITUARIES (REFLECTING IMMEDIATE FAMILY), ETC) MUST BE SUBMITTED WITHIN A WEEK OF THE EVENT OCURRING. NOTE THAT ALLOWANCES ARE NOT GIVEN AUTOMATICALLY AND ARE THE SOLE DISCRETION OF THE INSTRUCTOR.

YOU ARE HIGHLY ADVISED TO COMPLETE ANY ASSIGNMENT AT LEAST A *DAY BEFORE IT'S DUE DATE* AS A CONTINGENCY FOR ANY TECHNOLOGICAL DIFFICULTIES THAT MAY ARISE. NOTE THAT TECHNOLOGICAL DIFFICULTIES ARE NOT AN EXCUSE FOR A MISSED ASSIGNMENT SUBMISSION.

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TAMUC Attendance

For more information about the attendance policy please visit the [Attendance](http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx) webpage and [Procedure 13.99.99.R0.01](http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx).
http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf

Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

Undergraduate Academic Dishonesty 13.99.99.R0.03

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf

Graduate Student Academic Dishonesty 13.99.99.R0.10

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf

ADA Statement

Students with Disabilities
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services
Texas A&M University-Commerce Gee Library- Room 162
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
Email: studentdisabilityservices@tamuc.edu
Website: Office of Student Disability Resources and Services
http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/

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Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the Carrying Concealed Handguns On Campus document and/or consult your event organizer.

Web url:
http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M-Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1

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