

Department of Accounting & Finance
College of Business
Texas A&M University-Commerce

**FIN 430 (01W) – Principles of Financial Planning
Spring 2025**

Instructor: James R. Lytle
Office: N/A
Office Hours: TBD per student email request
Email James.Lytle@tamuc.edu
Class Hours: Any time (Web based)

Course Description and Objectives

This course addresses comprehensive financial planning, insurance, budgeting, credit, home ownership, savings, investment, estate planning and tax problems. The course is designed so that students will not only be able to develop their own personal financial plan, but also for clients as well. It will assist individuals to follow strategies based on the model of the Certified Financial Planners (CFP) Board of Standards. .

Prerequisites

FIN 304 and possibly basic statistics and accounting

Textbook

“Fundamentals of Financial Planning,” 7th edition, by: Michael Dalton, James Dalton, Joseph Gillice, and Thomas Langdon, *Money Education*, 2019, ISBN-13: 978-1-946711-39-7

Activities, Assignments, and Grading Policy:

Exams	There will be three exams. Exams are online in D2L. You should take exams independently. <i>There is one attempt on the exams. Going over review notes and homework will be helpful to prepare for the exams.</i>
Homework Assignments	We will cover quite a lot of material each week, so please keep this in mind when allocating time to weekly studies. Homework from the text will be assigned almost every week. All homework assignments are in D2L. <i>You have two trials for each homework problem.</i>
Discussion Boards	There will be an assigned discussion board in D2L. Please note additional information regarding discussion board due dates below.

Major Course Assignments and Examinations:

Grading Criteria	<u>Grading will be based on a combination of the following:</u>
	Homework = 30% Discussion Questions (DQ) = 10% Exams = 60%

Session/Date	Topics Covered	Homework (HW) / Exams
Jan 13 – Jan 19	Chapter 01	Chp 01 due Jan 26
Jan 20 – Jan 26	Chapter 02	Chp 02 due Feb 02
Jan 27 – Feb 02	Chapter 03	Chp 03 due Feb 09
Feb 03– Feb 09	Chapter 04	Chp 04 due Feb 16
Feb 10– Feb 16	Exam One	Exam One due Feb 16
Feb 17– Feb 23	Chapter 05	Chp 5 due Mar 02
Feb 24– Mar 02	Chapter 08	Chp 08 due Mar 09
Mar 03– Mar 09	Chapter 11	Chp 11 due Mar 16
Mar 10– Mar 16	Spring Break	
Mar 17– Mar 23	Chapter 12	Chp 12 due Mar 23
Mar 24– Mar 30	Exam Two	Exam Two due Mar 23
Mar 31- Apr 06	Chapter 13	Chp 13 due Apr 06
Apr 07– Apr 13	Chapter 14	Chp 14 due Apr 13
Apr 14– Apr 20	Chapter 16	Chp 16 due Apr 20
Apr 21– Apr 27	Chapter 17	Chp 17 due Apr 27
Apr 28- May 07	Summing Up: Mini-Case Completion	N/A
Apr 28 – May 07	Exam Three	Exam Three due May 07

Exams cover the following chapters:

Exam One: 1, 2, 3 and 4

Exam Two: 5, 8, 11, and 12

Exam Three: 13, 14, 16, and 17

Mini-Plan Discussion Question (DQ)	Due date:	Initial post /	Participation post
DQ		05/01 /	05/04

Scoring:

Discussion Question, Homework and Exams will be scored per percentage that are successfully completed on each given assignment (homework or exam).

Discussion Question Criteria:

There will be **one** discussion boards.

All **initial responses** are due the **Thursday** of the discussion question's assigned week per its due date. Any initial post posted past Thursday will receive a twenty percent per day (up to a maximum of two days) deduction in overall discussion board question points for the week. **No credit will be provided for initial discussion posts past Saturday at midnight.** All responses to other students' posts must be submitted by Sunday midnight of the assigned week. To obtain credit for *participation* posts, an initial discussion question response must also be posted in the week. **Participation only will not be accepted.**

Note that points will be deducted if response posts are not substantive, or if posts do not adequately and comprehensively fulfill discussion topic requirements. *All parts to the discussion questions should contain at least 5-6 complete sentences reflecting substantive content.*

In addition, to receive all weekly discussion board credit, the student must make at least one substantive reply (non-substantive replies include the following examples: Good job! Great answer/post! etc.) to at least one other student posts in the discussion thread. Although many students routinely adequately answer the initial discussion question, often the response posts will be lacking due to lack of comprehensiveness and not applying course concepts. So, make sure that response posts are well developed and involve application of the course concepts. (If you are unsure of may constitute an adequate reply post, be sure to contact me for a more detailed explanation). *Note that minimum wording for the participation post should be at least 100 words.*

To obtain maximum credit for class participation, all posts must meet the initial DQ criteria as well as participation criteria stated above. Note that the scoring of the initial response and response post are approximately equal weighted of the discussion questions total points.

All students are expected to participate in the Discussion Board(s). Posts and replies must be submitted by the stated deadline and written professionally. Please avoid using text or Instant Message style. Posts and replies must be respectful in content and tone. *Note that discussion questions will not be opened after the due date.*

Homework: Homework will be due per the assigned due date of the week. Two attempts will be provided for all weekly homework. *Note that homework will not be opened after the due date.*

Exams: All exams must be taken in one sitting. The exams will have a provided time limit and will be timed once it is started. All exams will close automatically once the time limit is reached. It will be at the sole discretion of the professor (upon review of the first attempt) to allow a student to re-enter the course to finish a first attempt or perform a second attempt of the exam in case of technical difficulties. *Note that exams will not be opened after the due date.*

Course Content and Communication

All communications will take place through TAMUC official website (D2L) or TAMUC email .

Grading System

This chart shows final course grades given certain point values.

POINT VALUE	GRADE
90%-100%	A
80-89%	B
70-79%	C
60-69%	D
Below 60%	F

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 AVAILABLE IN THE COURSE.

BE COGNIZANT OF ALL ASSIGNMENT DUE DATES TO INCLUDE HOMEWORK, DISCUSSION QUESTIONS, AND EXAMS. YOU ARE RESPONSIBLE FOR BEING COGNIZANT OF ALL DUE DATES. THERE WILL BE NO INDIVIDUAL EXCEPTIONS UNLESS DUE TO EXIGENT CIRCUMSTANCES OUTLINED IN THE NEXT PARAGRAPH.

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 OCCURRING. 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.

ALSO, PLEASE BE COGNIZANT OF KEY DATES (DROPS, ETC) PER THE SPRING 2025 ACADEMIC CALENDER

ALL DUE DATES ARE FINAL AND ASSIGNMENTS WILL NOT BE REOPENED. THERE WILL BE NO INDIVIDUAL EXCEPTIONS UNLESS DUE TO EXIGENT CIRCUMSTANCES (SEE EXIGENT CIRCUMSTANCES ABOVE)

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, Gee Library Room 132

Phone: (932) 886 – 5150 or (932) 886 – 5835

Email: Rebecca.Tuerk@tamuc.edu

Scholastic Dishonesty

Academic integrity is the cornerstone of the university. Any student, who attempts to gain an unfair advantage over other students by cheating, will fail the course and be reported to Texas A&M University-Commerce. “All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment” Student Handbook.

Nondiscrimination Statement

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

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 (<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>) and/or consult your event organizer). 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.