



FIN 530 (01W) – Fundamentals of Financial Planning Fall 2025
COURSE SYLLABUS: Fall 2025

INSTRUCTOR INFORMATION

Instructor: Dr. Fadi Fawaz

Office Location: Online (Monday and Friday 12 to 1 PM CST)

Office Hours: By Appointment

Email: Fadi.Fawaz@etamu.edu

Communication Response Time: 24 to 48 hours

COURSE INFORMATION

Required Text: “Fundamentals of Financial Planning,” 7th edition, by: Michael Dalton, James Dalton, Joseph Gillice, and Thomas Langdon, *Money Education*, 20121, ISBN-13: 9781946711397

Course Description

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 financial plans but also for clients as well. It will assist individuals in following strategies based on the model of the Certified Financial Planners (CFP) Board of Standards. Prerequisites: FIN 304 or FIN 501. Cross-listed with: FIN 430.

The syllabus/schedule are subject to change.

Student Learning Outcomes

1. Discuss the practice and the benefits of the personal financial planning process as detailed in the CFP Board's Code of Ethics and Standards of Conduct and the strategic approach to financial planning analysis.
2. Analyze the client's psychology, background, preferred learning style and values (socially conscious investor, etc.) impact the financial planning process.
3. Explain homeowners and renters' insurance policies and compare appropriate financing strategies for purchasing a home.
4. Identify opportunities and challenges related to a client's cash inflows and outflows and importance of budgeting and the limitations of financial statement analysis including, estimating fair market value, inflation, hard to value assets, illiquidity of certain assets, and uncertain returns.
5. Discuss the tax implications and the unique characteristics of an insurance contract and the types of life insurance including term and permanent.
6. Discuss the sources of retirement income and the factors affecting retirement planning.
7. Identify the goals, objectives, process, and risks of estate planning.

COURSE REQUIREMENTS

Minimal Technical Skills Needed

To be successful in this fully online course, students should have the ability to log in to the university's Learning Management System (D2L/Moodle) to access all course materials, quizzes, assignments, and discussions. Students are expected to submit assignments electronically, download and upload files, and communicate effectively through professional email. Basic proficiency with word processing using Microsoft Word, spreadsheet applications such as Microsoft Excel, and internet browsing is required. In addition, students should be able to troubleshoot common issues such as login errors, browser compatibility problems, or difficulties accessing files to ensure they can remain engaged and meet course deadlines.

Instructional Methods

Instruction in this course is delivered entirely online through the university's Learning Management System (D2L/Moodle). PowerPoint presentations and other instructional materials will be posted to support student learning, but students are expected to take primary responsibility for engaging with the textbook and assigned readings. All course activities, including discussions, assignments, and quizzes, will be completed within D2L. Students are required to log in regularly, review posted materials, participate in discussions, and submit work by the designated deadlines.

The syllabus/schedule are subject to change.

Student Responsibilities or Tips for Success in the Course

Students are expected to take responsibility for their learning in this fully online course by logging in to D2L regularly, reviewing posted materials, and staying current with assignments and deadlines. Success in this course requires keeping up with the weekly readings, actively engaging in discussions, and submitting assignments and quizzes on time. Students should check their LSUS email daily for announcements and communicate with the instructor in a professional manner when questions arise. Time management is essential, as late work is generally not accepted, and students should plan to complete assignments well before deadlines to avoid last-minute technical issues. To maximize success, students are encouraged to practice problems beyond the graded assignments, participate actively in discussion boards, and reach out promptly if they encounter difficulties with course content or technology.

GRADING

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

Weights of the assessments in the calculation of the final letter grade.

ACTIVITIES	POINTS
Discussions (7)	21%
Quiz (12)	24%
Assignment (5)	25%
Mid Term Assignment (1)	10%
Final Assignment (1)	20%
Total	100%

Assessments

Student performance in this course will be evaluated through a combination of discussions, quizzes, assignments, and major written work. Discussions, completed across seven modules, account for 21% of the final grade and are designed to encourage active engagement with course materials and peer interaction. Twelve quizzes, worth 24% in total, will test comprehension of the assigned readings and

The syllabus/schedule are subject to change.

lecture materials. Five graded assignments make up 25% of the course grade and provide practice in applying economic concepts to problem-solving. A mid-term assignment contributes 10% of the grade, while the final assignment, which serves as a comprehensive assessment of the course, carries the remaining 20%. Together, these components total 100% and are structured to measure both ongoing participation and mastery of course content.

Discussion Board Policy

- Discussions are assigned across seven modules (not every week).
- Initial responses must be posted by the due date indicated in D2L.
- Replies to classmates must be posted by Sunday at midnight of the discussion period.
- To receive full credit, students must:
 - Post at least two initial responses to the discussion prompts.
 - Reply to a minimum of two classmates' posts with substantive, thoughtful comments.
 - Incorporate at least two academic sources (journal articles, textbooks, or credible reports) to support arguments.
 - Use APA or MLA citation style consistently for references.
- Each post should:
 - Address all parts of the discussion prompt.
 - Contain at least 5–6 complete, well-developed sentences that demonstrate analytical thinking.
 - Move the conversation forward by raising questions, drawing comparisons, or applying concepts.
- Posts must be professional, respectful, and free of texting/instant messaging shorthand.
- Points will be deducted for superficial responses, incomplete answers, lack of citations, or missed deadlines.
- All communication related to course matters will take place through ETAMU email.

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

The syllabus/schedule are subject to change.

Zoom Video Conferencing Tool

https://inside.tamuc.edu/campuslife/CampusServices/CITESupportCenter/Zoom_Account.aspx?source=universalmenu

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:

<https://community.brightspace.com/support/s/contactsupport>

Interaction with Instructor Statement

Students are encouraged to maintain regular communication with the instructor throughout the semester. The best way to reach the instructor is by university email; responses will typically be provided within 24–48 hours during the work week. Virtual office hours will also be held via Zoom, and appointments outside of these hours may be scheduled upon request. Students are expected to use professional email etiquette, include their full name and course section in correspondence, and check the LMS announcements and email frequently for updates.

The syllabus/schedule are subject to change.

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Course-Specific Procedures/Policies

- All assignments, quizzes, and exams must be completed through Pearson MyLab Economics and the LMS by the posted deadlines.
- Late submissions are generally not accepted unless prior arrangements have been made for documented emergencies.
- Students are responsible for ensuring they have reliable internet access and functional technology to complete course requirements.
- Academic integrity is expected at all times. Cheating, plagiarism, or unauthorized collaboration on quizzes and exams will result in disciplinary action in accordance with university policy.
- Students should familiarize themselves with the course calendar and stay on schedule; no make-up quizzes or tests will be offered except under extraordinary, documented circumstances.

University-Wide Policies

- Academic Integrity: Students must follow the university's code of conduct regarding honesty and academic work.
- Accessibility Services: Students requiring accommodation should contact the university's Office of Disability Services as early as possible.
- Attendance and Participation: Even though the course is fully online, students are expected to log in regularly, keep up with assignments, and demonstrate engagement with the material.
- Student Support: Resources such as the library, tutoring center, and technical support services are available to support student success.

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

Academic Integrity

ETAMU's College of Business is committed to preserving academic integrity across all delivery modes—online, hybrid, and face-to-face. Academic dishonesty undermines learning, devalues degrees, and is taken seriously under ETAMU's and the university-wide Code of Student Conduct [East Texas A&M University, ETAMU](#).

- **Prohibited conduct** includes plagiarism, cheating (e.g., using unauthorized resources or assistance), collusion (unauthorized collaboration), and misuse of university resources or intellectual property [East Texas A&M University, ETAMU](#).

The syllabus/schedule are subject to change.

- **Consequences** may include point deduction, failure on assignments or the course, referral to the Academic Integrity Committee, and possible university-wide disciplinary actions [East Texas A&M University, ETAMU](#).

Attendance & Engagement

While formal attendance is not recorded in online courses, students are expected to **regularly engage** with course content, complete assignments by deadlines, and maintain consistent participation in all activities. Compliance with university expectations for course engagement supports academic success and eligibility for financial assistance [Inside Texas A&M University student-rules.tamu.edu](#).

Reporting Misconduct

In cases of suspected academic dishonesty, instructors will follow university procedure: consult with the department head or appropriate administrator and use the **Academic**

Misconduct Reporting Form as outlined by ETAMU's Academic Integrity protocols [East Texas A&M University, ETAMU](#).

University Regulations & Policies

Students are responsible for knowing and adhering to ETAMU's broader policies, including those related to student conduct, confidentiality of academic records, accommodation for disabilities, and course withdrawal procedures [Inside Texas A&M University+1East Texas A&M University, ETAMU](#).

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/student_guidebook/Student_Guidebook.pdf

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum:

<https://www.britannica.com/topic/netiquette>

TAMUC Attendance

For more information about the attendance policy please visit the [Attendance](#) webpage and [Procedures 13.99.99.R0.01](#)

<http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx>

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

The syllabus/schedule are subject to change.

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 Undergraduate Student Academic Dishonesty Form](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/documents/13.99.99.R0.03UndergraduateStudentAcademicDishonestyForm.pdf>

[Graduate Student Academic Dishonesty Form](#)

<http://www.tamuc.edu/academics/graduateschool/faculty/GraduateStudentAcademicDishonestyFormold.pdf>

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

Students with Disabilities-- ADA Statement

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

Velma K. Waters Library Rm 162

Phone (903) 886-5150 or (903) 886-5835

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: [Student Disability Services](#)

<https://www.tamuc.edu/student-disability-services/>

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.

The syllabus/schedule are subject to change.

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.

A&M-Commerce Supports Students' Mental Health

The Counseling Center at A&M-Commerce, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

AI use policy [Draft 2, May 25, 2023]

Texas A&M University-Commerce acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course.

Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If no instructions are provided the student should assume that the use of such software is disallowed.

The syllabus/schedule are subject to change.

In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources.

13.99.99.R0.03 Undergraduate Academic Dishonesty

13.99.99.R0.10 Graduate Student Academic Dishonesty

Department or Accrediting Agency Required Content

This course is part of the Master of Business Administration (MBA) program within the College of Business, which is accredited by the Association to Advance Collegiate Schools of Business (AACSB International). AACSB accreditation is recognized globally as the highest standard of achievement for business schools and programs. As part of this accreditation, the MBA program emphasizes rigorous academic standards and continuous improvement. Courses such as MBA 701: Economic Analysis for Management are designed to develop students' analytical and decision-making skills, ensuring they can apply economic theory to managerial contexts. By contributing to the MBA program's learning goals, this course supports AACSB's Assurance of Learning (AoL) standards, which focus on advancing students' knowledge, professional skills, and ethical values in preparation for leadership roles in today's global business environment.

COURSE OUTLINE / CALENDAR

Week	Chapters	Activity
Week 1	Chapter 1: Introduction to Financial Planning	<ul style="list-style-type: none"> • Introduction (not graded) • Discussion #1 • Quiz #1
Week 2	Chapter 2: Interpersonal Communication, Behavioral Finance & Client Psychology	<ul style="list-style-type: none"> • Assignment #1 • Quiz #2
Week 3	Chapter 3: Financial Planning Approaches: Analysis and Recommendations	<ul style="list-style-type: none"> • Discussion #2 • Quiz #3
Week 4	Chapter 4: Personal Financial Statements: Preparation and Analysis	<ul style="list-style-type: none"> • Assignment #2 • Quiz #4
Week 5	Chapter 5: Risk Management for the Individual Client	<ul style="list-style-type: none"> • Discussion #3 • Quiz #5
Week 6	Chapter 7: Time Value of Money	<ul style="list-style-type: none"> • Assignment #3
Week 7	Chapter 8: Education and Education Funding	<ul style="list-style-type: none"> • Discussion #4 • Quiz #6
Week 8	Prepare for the Mid-Term Exam Overview of Chapters 1-8	<ul style="list-style-type: none"> • Mid-Term Assignment • Quiz #7
Week 9	Chapter 9: Investments Chapter 11: Retirement Planning Accumulations and Distributions	<ul style="list-style-type: none"> • Discussion #5 • Quiz #8
Week 10	Chapter 12: Income Tax Planning Chapter 13: Business Entity Selection and Taxation	<ul style="list-style-type: none"> • Assignment #4 • Quiz #9
Week 11	Chapter 14: Estate Planning Chapter 15: Economics and the External Environment	<ul style="list-style-type: none"> • Discussion #6 • Quiz #10
Week 12	Chapter 16: Ethics & Standards of Conduct	<ul style="list-style-type: none"> • Assignment #5 • Quiz #11
Week 13	Chapter 17: Planning for Special Circumstances	<ul style="list-style-type: none"> • Discussion #7 • Quiz #12
Week 14	Thanksgiving Break (No Classes)	
Week 15 (Ends December 8)	Prepare for the Final Exam Overview of Chapters 1-17	<ul style="list-style-type: none"> • Final Assignment

The syllabus/schedule are subject to change.