College of Business
Fall 2026 Syllabus
FIN 430-01W
Principles of Financial Planning
(8/20--12/11)

Instructor Information

Instructor: Daniel Hsiao, PhD., CPA, CISA
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The best way to reach me is by email. All emails must contain FIN 430 Principles of Financial Planning in the subject line to be treated as a high priority. **The syllabus is tentative and subject to change as the semester progresses.**

Course Information

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 Equivalent.

Required Textbook: Fundamentals of Financial Planning, 8th Edition, by M. Dalton, J. Dalton, J. Gillice, and T. Langdon, Money Education Publishing, 2025. ISBN: 978-1957511-542; or e-ISBN: 978-1-957511-559 (Loose-leaf).

COB Student Learning Outcomes (SLOs)	**Course Outcomes -** After successfully completing this course, students will be able to:	**Measurement Methods** (Outcome Assessments)

--will demonstrate proficiency in written communications by creating clear and well-structured business documents. -- will identify and evaluate global business challenges. -- will be analytical problem solvers in business environments.	--Demonstrate an understanding of the practice in the personal financial planning process, and the strategic approach to financial planning analysis. --Demonstrate the ability to identify opportunities and challenges related to a client's cash inflows and outflows and importance of budgeting and the limitations of financial analysis. -- Demonstrate the ability to identify the goals, objectives, process, benefits of the retirement planning, estate planning, and with their tax implications.	• Assignment/Quiz/Discussion • Exam Assessment • Course Project

Students 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.

Learning Goal:

Students are expected to achieve the above learning outcomes and demonstrate core competence in the financial planning profession.

Student Responsibilities:

(1) Complete all assignments in a timely manner.
(2) Devote the necessary time outside of class.
(3) Read assigned material prior to the class.
(4) Prepare and actively participate in class discussion.

Grading:

The final course grade will be based on these following components.

Grading and Assessment	Learning Outcomes Assessed	Available Points
Exam I	(1),(2),(3),(4)	**100**
Exam II	(1),(2),(3),(4),(5),(6),(7)	**150**
Assignment	(1),(2),(3),(4),(5),(6),(7)	**100**
Discussion/Participation	(1),(2),(3),(4),(5),(6),(7)	**100**

Course Project	(1),(2),(3),(4),(5),(6),(7)	**50**
Total Available		**500**

Grades for the course will be determined by converting each student's points out of a possible 400 points into a percentage and then applying the following ranges: 90%-100%: A, 80%-89%: B, 70%-79%: C, 60%-69%: D and below 60%: F.

*If needed, **any basic or financial calculator will suffice for this course**. Note that students are held accountable on learning how to master the calculator of their choice. A financial calculator will be advantageous to have not only when you take other business classes, but also when making personal financial decision throughout the career. *

Exams: Since the essential knowledge of financial planning process is rich and cumulative, this class will comprise of two exams to evaluate students' performance. However, exam 2 will be cumulative or comprehensive to better assess the individual's in-depth comprehension. Schedule of exams should be found in the schedule table and via D2L announcement. The format of the exams will be detailed and be posted on the course D2L folder. Make-up exams/quizzes are given ONLY under extenuating conditions. The following are considered extenuating conditions: hospitalization, medical emergency, physical injury, or death of an immediate family member. You MUST bring proof of the extenuating circumstance in order to facilitate an exam/quiz make-up. Proof of the extenuating circumstance must be received in a timely manner. For extenuating conditions make-up exams/quizzes must be taken within three days of release or recovery. A 30% late penalty may apply even if an extenuating circumstance exists. Students attending university sponsored events must provide necessary documentation in order to accommodate any make-up exam/quiz.

Homework Assignments and Quiz: Schedule of homework questions or quizzes should be found on D2L folder and via D2L advanced announcement. They are really good practice questions and will help you understand the textbook and prepare for the exams.

Discussion: All class students are expected to actively participate in class discussion. The posts to respond to the assigned discussion questions and topics should contain at least 5~6 complete sentences reflecting substantive content with professionalism to the D2L discussion forum.

Late work: Assignments, exams, quizzes, etc. must be submitted no later than the date outlined in our course on D2L. Unless extenuating circumstances exist, late work is not accepted. Extenuating circumstances do NOT include forgetting, technical difficulties or running out of time. The evaluation of an extenuating circumstance is judged on a case-by-case basis. Documentation MUST be provided in a timely manner. A 30% late penalty may apply even if an extenuating circumstance exists.

Class Withdrawal: Be aware that this course is a **Time Consuming class.** Any student who is not progressing satisfactorily in the course is advised to withdraw by the academic deadline.

University Policies and Procedures:

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 accommodation, please contact:

Office of Student Disability Resources
and Services- East Texas A&M University
Gee Library - Room 162
Phone (903) 886-5150
or (903) 886-5835 Fax (903)
468-8148
StudentDisabilityServices@etamu.edu

Ethics: Integrity is the hallmark of the accounting profession and will be stressed throughout the course. Any type of student breach of ethics, including but not limited to: illegal activity, dishonest conduct, cheating, plagiarism, or collusion, will result in failure of assignment or exam (F) and/or further academic sanction (i.e. failure of course (F), dismissal from class and/or referral to Dean of the College of Business and Technology. All students are required to read, sign and submit the Academic Honesty Policy form via the drop box the first week of class.

"All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment." (See Student's Guide Handbook, Policies and Procedures, Conduct).

Per 13.99.99.R0.10 Graduate Student Academic Dishonesty:
East Texas A&M University acknowledges that there are legitimate uses of **Artificial Intelligence**-AI, 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.

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.

Non-discrimination: *East A&M* 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.

Other: University policy will be followed in regards to withdrawals during the semester. It is the student's responsibility to conform with the university rules relating to dropping or withdrawing from the course.

Concealed Carry Policy

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in East Texas A&M University 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 East A&M University -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.etamu.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 East A&M University campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

East Texas A&M Supports Students' Mental Health

The Counseling Center at East A&M University, 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.etamu.edu/counsel

NOTE: THIS SYLLABUS IS SUBJECT TO CHANGE AS NEEDED TO MEET THE OBJECTIVES OF THE COURSE OR TO AID IN COURSE ADMINISTRATION AT THE DISCRETION OF THE INSTRUCTOR.

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Readings & Assignments Tentative Schedule: subject to change with an advanced notice.
Please check the course announcements & updates frequently on D2L.

Weeks	Chapter & Reading	Activity	Note
Week-1 Week-2 (8/20—8/29)	Chapter 1: Introduction to Financial Planning Chapter 2: Interpersonal Communication, Behavioral Finance & Client Psychology	Assignment/ Discussion/	
Week-3 (8/31—9/5)	Chapter 3: Financial Planning Approaches: Analysis and Recommendations	Assignment/ Discussion/	
Week-4 (9/7—9/12)	Chapter 4: Personal Financial Statements: Preparation and Analysis	Assignment/ Discussion/	**9/7 Labor Day**
Week-5 (9/14—9/19)	Chapter 5: Risk Management for the Individual Client	Assignment/ Discussion/	
Week-6 (9/21—9/26)	Chapter 7: Time Value of Money	Assignment/ Discussion/	
Week-7 (9/28—10/3)	Chapter 8: Education and Education Funding	Assignment/ Discussion/	
Week-8 (10/5—10/10)	Exam #I Chap 1-8	**Prepare for Exam# 1**	**Fall Break** 10/8-10/9
Week-9 (10/12—10/17)	Chapter 9: Investments	Assignment/ Discussion/	
Week-10 (10/19—10/24)	Chapter 11: Retirement Planning Accumulations and Distributions	Assignment/ Discussion/	
Week-11 (10/26—10/31)	Chapter 12: Income Tax Planning	Assignment/ Discussion/	
Week-12 (11/2—11/7)	Chapter 13: Business Entity Selection and Taxation	Assignment/ Discussion/	
Week-13 (11/9—11/14)	Chapter 14: Estate Planning	Assignment/ Discussion/	
Week-14 (11/16—11/21)	Chapter 15: Economics and the External Environment Chapter 16: Ethics & Standards of Conduct	Assignment/ Discussion/	

Week-15 (11/23—11/28)	Project Work Week		**11/25—11/27 Thanksgiving Holidays**
Week-16 (11/30—12/5)	Chapter 17: Planning for Special Circumstances		**Course Project Due 12/2**
Week-17 (12/7—12/11)	Exam #2 (Comprehensive Exam)	**Prepare for Exam# 2**	**Final Week 12/11**