



FIN 430-01W – FUNDAMENTALS OF FINANCIAL PLANNING

COURSE SYLLABUS: FALL 2017

Instructor: Dr. Jared Pickens, CFP®, AFC®

Office Location: BA 205

Office Hours: Online via Skype/Facetime or Adobe Connect

Preferred Form of Communication: e-mail: jared.pickens@tamuc.edu

Communication Response Time: 24 hours (M-F)

COURSE INFORMATION

Materials – Textbooks, Readings, Supplementary Readings

Textbook/Materials Required

Title	Description	ISBN
Fundamental of Financial Planning, 5 th edition.	Printed and eBook both available. Website: https://www.money-education.com/	ISBN 978-1-936602-41-4

Financial Calculator: TI BA-II or comparable (not alpha programmable). I will only be teaching from the BA- II. For free guidebook see: http://education.ti.com/guidebooks/financial/baiipluspro/BAIPLUSPROGuidebook_EN.pdf

Note: BA II Plus Professional is HIGHLY recommended over the standard BA II Plus

Course Description

A comprehensive introduction course on the fundamentals financial planning. A review of the financial planning process and regulatory practices in the field of financial planning will be completed. Advanced techniques of personal sector cash flow, asset and liability management, life cycle financial planning, investment management, tax planning, and retirement and estate planning. Client communication strategies will also be examined.

Student Learning Outcomes

1. Understand the importance of financial planning, the financial planning process, and ethical considerations in financial planning.
2. Understand the time value of money and its importance. Calculate and solve for future values, present values, rate of return, net present value, and net future value. Be able to apply the time value of money in helping clients achieve their financial goals.
3. Understand the multiple areas of comprehensive financial planning including: cash management, taxation, insurance, retirement, investments, and estate planning.
4. Understand the various sources of credit and be able to create debt management plans for clients.
5. Master the ethical guidelines and standards set for by the CFP® Board of Standards, Inc. as well as the disciplinary rules and procedures.
6. Gain competency in effective communication skills in working with clients. Understand the consumer protection laws and these laws help protect consumers.
7. Understand the financial aid process, college funding, and educational funding vehicles.
8. Demonstrate the ability to review different types of client data and help set financial goals.
9. Demonstrate the ability to construct financial statement and complete ratio analysis.

COURSE REQUIREMENTS

Instructional / Design of Course

The class will be conducted in a lecture/discussion format. There will be a combination of recorded and live classes. You will be notified when a live lecture will be conducted. Please be prepared to discuss and ask questions about the material assigned for each class period. A typical week in this class will start on Mondays and end on Sundays. This course will move quickly. The instructor will communicate with students through the entirety of the semester. Students should look in eCollege and their university e-mail for course updates.

Students are expected to read the book prior to watching the online lectures. **All live lectures will be recorded and attendance is not required, but encouraged.**

Student Responsibilities

Students are expected to be engaged in the class by watching the lectures and asking questions on the discussion board. It is up to the student to increase his/her knowledge in finance. **Given the difficulty of this material, you will NOT pass this class without regular reading (prior to class).**

GRADING

Absolutely no late work will be accepted. If you miss an exam then your final exam will be counted twice. It is possible that curves will be given on exams and extra credit may or may not be provided.

Exams

There will be three exams including the final. The final is comprehensive. If you score higher on your final exam than your previous two exams, your final can be used to replace your lowest previous exam score. You will be responsible for information from class discussion, required readings, and any guest speakers. **All exams are timed and must be taken between Thursday at 11:00 AM and Sunday at 11:59 PM.** Please adjust your schedule to allow time for the exams.

Quizzes

You will receive quizzes during the semester; these should introduce you to the types of questions you will experience on your exams and will count towards your grade. These quizzes will include text questions and/or supplemental activities. Your lowest quiz grade will be dropped at the end of the semester. **Weekly quizzes are due on Sunday by 11:59 pm.**

Case

Students will be responsible 1 case for the semester. Students may work in groups of no more than three students.

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

Exam 1 – 25%	A = 90%-100%
Exam 2 – 25%	B = 80%-89%
Exam 3 – 30%	C = 70%-79%
Case 1 – 10%	D = 60%-69%
<u>Quizzes – 10%</u>	F = 59% or Below
Total – 100%	

COURSE OUTLINE / CALENDAR

Course Calendar				
Week	Dates	TOPIC	Chapter(s)	Item(s) Due
1	08/28 – 09/03	Introduction to Financial Planning / Communication	1 & 2	Quiz 1
2	09/04 – 09/10	Financial Statements and Ratio Analysis	3 & 4	Quiz 2 Skype Meeting
3	09/11 – 09/17	The Time Value of Money	7	Quiz 3
4	09/18 – 09/24	Regulations and Consumer Laws/ Debt & Credit Management	15	Quiz 4
5	09/25 – 10/01	Exam 1	N/A	Exam 1
6	10/02- 10/08	Risk Management Process: Auto/Home insurance	5	Quiz 5
7	10/09 – 10/15	Risk Management Process: Life/Health/Disability/LTC	5	Quiz 6
8	10/16 – 10/22	Income Tax Planning	12	Quiz 7
9	10/23 – 10/29	Education Planning	8	N/A
10	10/30- 11/05	Exam 2	N/A	Exam 2
11	11/06 – 11/12	Investment Planning	9	Quiz 8
12	11/13 – 11/19	Retirement Planning	11	Quiz 9
13	11/20 – 11/26	Estate Planning	14	Quiz 10 & Case 1
14	11/27 – 12/03	Ethics and Standards of Professional Conduct	16	
15	12/04 – 12/10	Planning for Special Circumstances	17	
16	12/11 – 12/15	Exam 3	N/A	Exam 3

*This calendar is merely a guide. The professor may change items at his discretion. It is up to the student to check their Leo email accounts to find out about changes.

ACADEMIC DISHONESTY

The Department of Economics and Finance is committed to maintaining the integrity and respectability of degrees conferred and course credit earned through our department. Academic dishonesty restricts the understanding of subject material by the perpetrator, distracts and discourages other class members, and reduces the value of the economic signal of degrees conferred through Texas A&M University - Commerce. Whether courses are online, face-to-face, or hybrid combinations; the faculty, staff, and student members of the Department of Economics and Finance are committed to protecting the integrity of our courses, regardless of the delivery method.

All academic work must meet the standards contained in A Culture of Honesty: Policies and Procedures on Academic Honesty. Students are responsible for informing themselves about those standards and for observing the University Honor Code. Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. All students are expected to turn in work that has been completed individually, unless otherwise informed by the instructor. Any assignment containing plagiarized material will automatically be graded as zero.

Please read the following items for more specific information regarding academic dishonesty.

Department of Economics and Finance Policies

http://www.tamuc.edu/academics/colleges/business/departments/economics/finance/academic_integrity_policy.aspx

TAMUC – Undergraduate Policies

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

TAMUC – Graduate Policies

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

Professor Guidelines: Academic Dishonesty will result in an F for the course.

TECHNOLOGY REQUIREMENTS

- To fully participate in online courses you will need to use a current Flash enabled browser. For PC users, the suggested browser is Google Chrome or Mozilla Firefox. For Mac users, the most current update of Firefox is suggested.
- 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)
<http://www.java.com/en/download/manual.jsp>
- Current anti-virus software must be installed and kept up to date.
- Run a browser check through the Pearson LearningStudio Technical Requirements website. [Browser Check](http://help.ecollege.com/LS_Tech_Reg_WebHelp/en-us/#LS_Technical_Requirements.htm#Browset)
http://help.ecollege.com/LS_Tech_Reg_WebHelp/en-us/#LS_Technical_Requirements.htm#Browset

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/) <https://get.adobe.com/reader/>
 - [Adobe Flash Player](https://get.adobe.com/flashplayer/) (version 17 or later)
<https://get.adobe.com/flashplayer/>

- [Adobe Shockwave Player](https://get.adobe.com/shockwave/) <https://get.adobe.com/shockwave/>
- [Apple Quick Time](http://www.apple.com/quicktime/download/) <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.
- For additional information about system requirements, please see: [System Requirements for LearningStudio](https://secure.ecollege.com/tamuc/index.learn?action=technical) <https://secure.ecollege.com/tamuc/index.learn?action=technical>

ACCESS AND NAVIGATION

Pearson LearningStudio (eCollege) Access and Log in Information

This course will be facilitated using Pearson LearningStudio, the learning management system used by Texas A&M University-Commerce. To get started with the course, go to [myLeo](http://www.tamuc.edu/myleo.aspx). <http://www.tamuc.edu/myleo.aspx>

You will need your CWID and password to log in to the course. If you do not know your CWID or have forgotten your password, contact Technology Services at 903.468.6000 or helpdesk@tamuc.edu.

It is strongly recommended that you perform a "Browser Test" prior to the start of your course. To launch a browser test, login to Pearson LearningStudio, click on the "My Courses" tab, and then select the "Browser Test" link under Support Services.

Pearson Learning Studio Student Technical Support

Texas A&M University-Commerce provides students technical support in the use of Pearson LearningStudio.

Technical assistance is available 24 hours a day/ 7 days a week.

If at any time you experience technical problems (e.g., you can't log in to the course, you can't see certain material, etc.) please contact the Pearson LearningStudio Help Desk, available 24 hours a day, seven days a week.

The student help desk may be reached by the following means 24 hours a day, seven days a week.

- **Chat Support:** Click on *'Live Support'* on the tool bar within your course to chat with a Pearson Learning Studio Representative.
- **Phone:** 1-866-656-5511 (Toll Free) to speak with Pearson Learning Studio Technical Support Representative.
- **Email:** helpdesk@online.tamuc.org to initiate a support request with Pearson LearningStudio Technical Support Representative.

Accessing Help from within Your Course: Click on the *'Tech Support'* icon on the upper left side of the screen inside the course. You then will be able to get assistance via online chat, email or by phone by calling the Help Desk number noted below.

Note: Personal computer 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, an Internet cafe, or a bookstore, such as Barnes & Noble, etc.

Policy for Reporting Problems with Pearson LearningStudio

Should students encounter Pearson LearningStudio based problems while submitting assignments/discussions/comments/exams, the following procedure **MUST** be followed:

1. Students must report the problem to the help desk. You may reach the helpdesk at helpdesk@online.tamuc.org or 1-866-656-5511
2. Students **MUST** file their problem with the helpdesk and obtain a helpdesk ticket number
3. Once a helpdesk ticket number is in your possession, students should email me to advise me of the problem and to provide me with the helpdesk ticket number
4. At that time, I will call the helpdesk to confirm your problem and follow up with you

PLEASE NOTE: Your personal computer/access problems are not a legitimate excuse for filing a ticket with the Pearson LearningStudio Help Desk. You are strongly encouraged to check for compatibility of your

browser **BEFORE** the course begins and to take the Pearson LearningStudio tutorial offered for students who may require some extra assistance in navigating the Pearson LearningStudio platform. **ONLY** Pearson LearningStudio based problems are legitimate.

Internet Access

An Internet connection is necessary to participate in discussions and assignments, access readings, transfer course work, and receive feedback from your professor. View the requirements as outlined in Technology Requirements above for more information.

myLeo Support

Your myLeo email address is required to send and receive all student correspondence. Please email helpdesk@tamuc.edu or call us at 903-468-6000 with any questions about setting up your myLeo email account. You may also access information at [myLeo](https://leo.tamuc.edu). <https://leo.tamuc.edu>

Learner Support


Go to the following link [One Stop Shop](http://www.tamuc.edu/admissions/onestopshop/)- created to serve you by attempting to provide as many resources as possible in one location. <http://www.tamuc.edu/admissions/onestopshop/>

Go to the following link [Academic Success Center](http://www.tamuc.edu/campusLife/campusServices/academicSuccessCenter/)- focused on providing academic resources to help you achieve academic success. <http://www.tamuc.edu/campusLife/campusServices/academicSuccessCenter/>

FREE MOBILE APPS

The Courses apps for phones have been adapted to support the tasks students can easily complete on a smaller device. Due to the smaller screen size course content is not presented.

The Courses app is free of charge. The mobile Courses Apps are designed and adapted for different devices.

	App Title:	iPhone – Pearson LearningStudio Courses for iPhone Android – LearningStudio Courses - Phone
	Operating System:	iPhone - OS 6 and above Android – Jelly Bean, Kitkat, and Lollipop OS
	iPhone App URL:	https://itunes.apple.com/us/app/pearson-learningstudio-courses/id977280011?mt=8
	Android App	https://play.google.com/store/apps/details?id=com.pearson.lsp

	URL:	hone
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Once downloaded, search for Texas A&M University-Commerce, and it should appear on the list. Then you will need to sign into the myLeo Mobile portal.

The Courses App for Android and iPhone contain the following feature set:

- View titles/code/Instructor of all Courses enrolled in online
- View and respond to all discussions in individual Courses
- View Instructor Announcements in individual Courses
- View Graded items, Grades and comments in individual Courses
- Grade to Date
- View Events (assignments) and Calendar in individual Courses
- View Activity Feed for all courses
- View course filters on activities
- View link to Privacy Policy
- Ability to Sign out
- Send Feedback

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Course Specific Procedures

There will be no makeup exams in this course. All exams are to be worked individually. You may use your notes and book, but you will not have enough time to look up the answers.

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. (See current Student Guidebook).

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)
<http://www.albion.com/netiquette/corerules.html>

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: Rebecca.Tuerk@tamuc.edu

Website: [Office of Student Disability Resources and Services](http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/)

<http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/>

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.

Statement on 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 34.06.02R1, 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/rul>)

esProcedures/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.