



Information For Course Reference # 13346 in FIN4128

General Course Information

CRN 13346

Course Title Financial Plan Development

Description This course examines professional issue in financial planning, including ethical considerations, regulation and certification requirements, written and oral communication skills, and professional responsibility. Students are expected to use skills obtained in other financial planning courses in the completion of a comprehensive personal financial planning case.

College Business

Department Economics & Finance

Course No. FIN 4128

Credit Hours 3

Meeting Information

| | Start | End | Days | Time | Room |
|-------|----------------|--------------|-------------|-----------------|-------------|
| 13346 | Jan 7, 2020 | Apr 23, 2020 | T/R | 1:30pm – 2:45pm | SCCC213 |
| Exam | Check Gulfline | | | | |

Prerequisites FIN 3403 with a minimum grade of B.

Distance Learning/Off Campus Course Information

Is this a DL Course? No, it is an on-campus course.

Instructor Information

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| Instructor | Steven P. Fraser |
| E-Mail Address | sfraser@fgcu.edu |
| Phone Number | (239)590-7336TBD |
| Office Location | Lutgert Hall 3365 |
| Office Hours | Tuesday, Wednesday & Thursday 10:30-12:30pm or by appointment through the last day of classes. Students should make an appointment whenever possible. |
| Teaching Philosophy | In this class, students should seek to make the transition to become a financial services professional, both in terms of content knowledge, but also in terms of the ability to develop and professionally present a comprehensive financial plan. I will serve as a facilitator and guide through this capstone experience. |
| Additional Instructor Information | As a member of this class, you are expected to show respect for all people. Such respect specifically precludes any type of harassment, inappropriate comments, or conduct that might create a hostile environment. We expect the climate in classrooms to be professional at all times and encourage you to do your part. Should you have concerns, please address them with your instructor or with the department chair, Professor Weeks. |

Course Materials

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| Required Course Materials | Cases in Financial Planning, 4d, by Dalton, Dalton, & Oakley READINGS: Supplemental readings as assigned RECOMMENDED CALCULATOR: Texas Instruments BA II PLUS Professional. Class lectures may not be recorded in any form unless coordinated via university procedures. |
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Course Policies

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|--|---------------------------------|-----|-------------------|
| Grading, Attendance, and Other Policies | Exam 1 | 10% | A = 90% or better |
| | Exam 2 | 10% | B = 80-89% |
| | Final | 10% | C = 70-79% |
| | Class Presentations/Discussions | 40% | D = 60-69% |
| | Individual Case Analysis** | 20% | F = less than 60% |
| | Individual Case Presentation** | 10% | |
| | | | |

** Students are required to "meet expectations." Students who do not "meet expectations" will be required to repeat a case experience until minimum expectations are satisfactorily achieved to successfully complete the course. Expectations for the case analysis and presentation portion of the student grade will be specified in a rubric prior to assignment of the case.

ATTENDANCE: You are expected to be present for class and exams. If you must miss a class period, you should obtain notes from a classmate. You are responsible for knowing all material covered in class to include new material, assignments, quizzes, exams, and changes to the syllabus. It is the student's responsibility to notify the instructor of any absence. Failure to appear for an exam without prior instructor notification will result in a grade of zero.

EXAMS: Students should plan that exams take place at the beginning of the indicated period. Students not in place at the beginning of the indicated period may only take the exam at the discretion of the instructor. There are no make-up exams. Failure to appear for an exam or the final exam will result in a grade of zero for that examination. Should extenuating circumstances exist where a student might miss an exam, students shall coordinate the absence with the instructor as soon as possible.

CLASS PRESENTATIONS/DISCUSSIONS: This is a student-led, seminar-style, capstone experience course where students will be presenting material each week as if they were presenting information to finance professionals or clients of financial services firms. Students are expected to research their assigned topics and prepare and deliver professional presentations. Students will also be required to develop and present a comprehensive financial plan based on a case analysis assigned to the student.

Learning Objectives

Upon completion of this course, the student will be able to:

1. *Demonstrate a comprehensive understanding of the content found within the Financial Planning curriculum and effectively apply and integrate this information in the formulation of a financial plan.*
2. *Effectively communicate the financial plan, both orally and in writing, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material.*
3. *Collect all necessary and relevant qualitative and quantitative information required to develop a financial plan.*
4. *Analyze personal financial situations, evaluating clients' objectives, needs, and values to develop an appropriate strategy within the financial plan.*
5. *Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to a specific problem.*
6. *Evaluate the impact of economic, political, and regulatory issues with regard to the financial plan.*
7. *Apply the CFP Board Financial Planning Practice Standards to the financial planning process.*

Agenda (Subject to Change)

| Month | Day | Date | Topic | Month | Day | Date | Topic |
|-------|-------|------|---|-------|-------|------|--|
| Jan | Tues | 7 | Intro & Admin | Mar | Tues | 3 | Spring Break |
| | Thurs | 9 | The Planning Profession | | Thurs | 5 | Spring Break |
| | Tues | 14 | The Planning Process | | Tues | 10 | Tax Assessment |
| | Thurs | 16 | Licensing and Credentialing | | Thurs | 12 | Tax Mini Case |
| | Tues | 21 | Defining the Engagement | | Tues | 17 | Financial Plan Workshop |
| | Thurs | 23 | Financial Statement Assessment | | Thurs | 19 | Investment Assessment |
| | Tues | 28 | Planning Software1 | | Tues | 24 | Investment Mini Case |
| | Thurs | 30 | Planning Software2 | | Thurs | 26 | Estate Planning Assessment |
| Feb | Tues | 4 | Financial Statement Mini-Case | | Tues | 31 | Estate Planning Mini Case |
| | Thurs | 6 | Risk Management Assessment | Apr | Thurs | 2 | Final Case Process & Assignments |
| | Tues | 11 | Risk Management Mini Case | | Tues | 7 | EXAM2 - Tax, Invest, & Estate |
| | Thurs | 13 | Retirement Needs Assessment | | Thurs | 9 | Financial Plan Workshop |
| | Tues | 18 | Retirement Needs Mini-Case | | Tues | 14 | Financial Plan Workshop |
| | Thurs | 20 | EXAM1 - Fin Stmt, Risk, & Retirement | | Thurs | 16 | Final Case Presentations |
| | Tues | 25 | Fiduciary1 | | Tues | 21 | Final Case Presentations |
| | Thurs | 28 | Fiduciary2 | | Thurs | 23 | Final Case Presentations |
| | | | | | | 28 | FINAL EXAM |

University Statements:

Academic Behavior Standards and Academic Dishonesty

All students are expected to demonstrate honesty in their academic pursuits. The university policies regarding issues of honesty can be found in the FGCU Student Guidebook under **the Student Code of Conduct and Policies and Procedures** sections. All students are expected to study this document which outlines their responsibilities and consequences for violations of the policy. The FGCU Student Guidebook is available online at <http://studentservices.fgcu.edu/judicialaffairs/new.html>

University Nondiscrimination Statement

Florida Gulf Coast University is committed to ensuring equity and fairness for all University employees, students, visitors, vendors, contractors and other third parties. As such, the University prohibits discrimination on the bases of race, color, national origin, ethnicity, religion, age, disability, sex (including sexual harassment/assault), gender identity/expression, marital status, sexual orientation, veteran status or genetic predisposition with regard to admissions, employment, programs or other activities operated by the University. This prohibition extends to enforcement of **Title IX** of the Education Amendments of 1972. Questions or complaints should be directed to the Office of Institutional Equity and Compliance (OIEC). The OIEC's phone number is (239)745-4366; the OIEC email address is OIEC@fgcu.edu.

Disability Accommodations Services

Florida Gulf Coast University, in accordance with the Americans with Disabilities Act and the university's guiding principles, will provide classroom and academic accommodations to students with documented disabilities. If you need to request an accommodation in this class due to a disability, or you suspect that your academic performance is affected by a disability, please see me or contact the Office of Adaptive Services. The Office of Adaptive Services is located in the Wellness Building. The phone number is 239-590-7956 or Video Phone (VP) 239-243-9453. In addition to classroom and campus accommodations, individuals with disabilities are encouraged to create their personal emergency evacuation plan and FGCU is committed to providing information on emergency notification procedures. You can find information on the emergency exits and Areas of Rescue Assistance for each building, as well as other emergency preparedness materials on the Environmental Health and Safety and University Police Department websites. If you will need assistance in the event of an emergency due to a disability, please contact Adaptive Services for available services and information.

Student Observance of Religious Holidays

All students at Florida Gulf Coast University have a right to expect that the University will reasonably accommodate their religious observances, practices, and beliefs. Students, upon prior notification to their instructors, shall be excused from class or other scheduled academic activity to observe a religious holy day of their faith. Students shall be permitted a reasonable amount of time to make up the material or activities covered in their absence. Students shall not be penalized due to absence from class or other scheduled academic activity because of religious observances. Where practicable, major examinations, major assignments, and University ceremonies will not be scheduled on a major religious holy day. A student who is to be excused from class for a religious observance is not required to provide a second party certification of the reason for the absence.

Counseling and Psychological Services (CAPS)

CAPS provides free counseling and therapy services (including psychiatry) to all FGCU students. You may walk in to the second floor Howard Hall office any weekday between 8:30 and 4:30 in order to schedule an initial contact appointment. Visit the CAPS website at www.fgcu.edu/caps for more information. CAPS offers a 24/7 Helpline at (239)/745-3277 (EARS).