

Cover Sheet: Request 15055

FIN 3124 Introduction to Financial Planning & Wealth Management

Info

Process	Course New Ugrad/Pro
Status	Pending at PV - University Curriculum Committee (UCC)
Submitter	Deborah Himes debbie.himes@warrington.ufl.edu
Created	6/9/2020 1:39:31 PM
Updated	9/10/2020 4:32:25 PM
Description of request	New course

Actions

Step	Status	Group	User	Comment	Updated
Department	Approved	CBA - Finance, Insurance and Real Estate 011706000	Deborah Himes		6/10/2020
No document changes					
College	Approved	CBA - College of Business Administration, Warrington	Renee Mathis	Approved at a virtual faculty meeting on 6/30/20.	6/30/2020
No document changes					
University Curriculum Committee	Pending	PV - University Curriculum Committee (UCC)			6/30/2020
No document changes					
Statewide Course Numbering System					
No document changes					
Office of the Registrar					
No document changes					
Student Academic Support System					
No document changes					
Catalog					
No document changes					
College Notified					
No document changes					

Course|New for request 15055

Info

Request: FIN 3124 Introduction to Financial Planning & Wealth Management

Description of request: New course

Submitter: Deborah Himes debbie.himes@warrington.ufl.edu

Created: 5/1/2018 8:44:40 AM

Form version: 1

Responses

Recommended Prefix FIN

Course Level 3

Number 124

Category of Instruction Intermediate

Lab Code None

Course Title Introduction to Financial Planning & Wealth Management

Transcript Title Intro Fin Planning

Degree Type Baccalaureate

Delivery Method(s) On-Campus

Co-Listing No

Co-Listing Explanation .

Effective Term Spring

Effective Year Earliest Available

Rotating Topic? No

Repeatable Credit? No

Amount of Credit 4

S/U Only? No

Contact Type Regularly Scheduled

Weekly Contact Hours 4

Course Description An examination of the financial planning process, professional conduct and regulation, and education planning. Students analyze personal financial information, construct financial statements, develop financial strategies, and understand the components of a written financial plan.

Prerequisites FIN 3403

Co-requisites None

Rationale and Placement in Curriculum FIN 3124, FIN 4128, FIN 4132, and RMI 3011 cover the material required for a student to understand all aspects of wealth management and personal financial planning. Students must complete FIN 3403 (Business Finance) prior to taking this course.

FIN 3124 is the first course in the wealth management sequence. It offers a broad overview of the general principles of wealth management and personal financial planning, and then focuses on several specific topics, including the professional conduct and regulation of financial planners, education planning, and investment planning

Course Objectives Students will explore basic tools and techniques used in support of the financial planning process as well as the ethical, regulatory, and economic environment in which financial planners operate. Focus will also be on effective communication, ethics, professionalism, and attitudes towards risk. Additional topics include personal financial statements, budgeting, emergency fund planning, credit and debt management, buying vs. leasing, regulation of financial institutions, educational funding, financial planning for special circumstances such as divorce or disability, economic concepts such as supply and demand, and monetary policies.

Course Textbook(s) and/or Other Assigned Reading Fundamentals of Financial Planning. 6th Edition, Michael A. Dalton, James F. Dalton, Money Education 2019, ISBN: 978-1-946711-64-9

Weekly Schedule of Topics Week One

8/23/2021 Monday

CFP Standards Introduction and syllabus, CFP Practice Standards
8/25/2021 Wednesday Chapter 16 Ethics and Professional Responsibility

Week Two

8/30/2021 Monday

Chapter 2 Communication and Behavioral Finance

9/1/2021 Wednesday Chap. 1 & 3 Financial planning process & computations

Week Three

9/6/2021 Monday

University: Martin Luther King Day - No Classes

9/8/2021 Wednesday Chapter 3

Computations and recommendations

Week Four

9/13/2021 Monday

Chapter 4 Personal financial statements

9/15/2021 Wednesday

Chapter 5 Risk management for clients

Week Five

9/20/2021 Monday

Chapter 6

Sample Engagement

9/22/2021 Wednesday Chapter 8

Education funding

Week Six

9/27/2021 Monday

Chapter 8

Education funding, Exam 1 review

9/29/2021 Wednesday Exam

Exam 1 - Chapters 1-6,8,16,CFP Standards

Week Seven 0/4/2021 Monday

Investment assignment outlined

10/6/2021 Wednesday Chapter 9 Investment metrics

Week Eight

10/11/2021 Monday

Chapter 10 Case analysis, part 1

10/13/2021 Wednesday Chapter 10 Case analysis, part 1

Week Nine

10/18/2021 Monday

Chapter 11

Retirement planning

10/20/2021 Wednesday Chap. 12 & 13 Personal and business tax planning

Week Ten

10/25/2021 Monday

Chap. 12 & 13 Personal and business tax planning

10/27/2021 Wednesday Chap. 12 & 13 Personal and business tax planning

Week Eleven

11/1/2021 Monday

Chapter 14 Estate planning

11/3/2021 Wednesday Chapter 15 Economics

Week Twelve

11/8/2021 Monday

Chapter 15 Economics

11/10/2021 Wednesday Chapter 17 Special circumstances

Week Thirteen

11/15/2021

Monday

Chapter 18 Case analysis, part 2

11/17/2021

Wednesday Chapter 18 Case analysis, part 2

Week Fourteen

11/22/2021 Monday

Exam 2 Review

11/24/2021 Wednesday

University: Thanksgiving - No Classes

Week Fifteen

11/29/2021 Monday Exam

Exam 2 - Chapters 9-15,17-18

12/1/2021

Wednesday Project Project presentation

Week Sixteen

12/6/2021 Monday

Project

Project presentation

12/8/2021 Wednesday Project

Project presentation

Links and Policies MAKE-UP WORK

Make-up exams will be offered for two situations: (1) unexpected situations that prevent you from taking the exam, and (2) university-approved absences, such as military leave, religious observances, etc.

For, unexpected situations that prevent you from taking the exam, documentation must be provided from an independent 3rd party with the relevant credentials. Valid excuses include, for example, medically unable to take the exam with valid documentation from a doctor, where the doctor was seen immediately prior to/after the exam date/time.

Documentation must include the following:

- (1) Documentation needs to be on official letterhead. It must include usual contact information, such as name, address, phone, and e-mail. Dated, of course. It must include a person to contact for questions – the name of a person.
- (2) Documentation must state a reason, specific illness or symptoms. All doctor notes must state a specific diagnosis or symptoms.
- (3) Documentation must lead a reasonable person to conclude that you are unable to take the exam.

The date and time of the make-up exam will be within one week of the actual exam, negotiated between the instructor and student.

The investment portfolio assignment is designed to reinforce your learning. It is due at a specific date/time and in the proper format. If this is handed in after the due date/time but during the next 24 hours, half of the earned credit will be given. If the assignment is handed in more than 24 hours after the due time, no credit will be given.

Requirements for class attendance and make-up exams, assignments, and other work in this course are consistent with university policies that can be found at:

<http://catalog.ufl.edu/UGRD/academic-regulations/attendance-policies/>

EVALUATIONS

Students are expected to provide professional and respectful feedback on the quality of instruction in this course by completing course evaluations online via GatorEvals. Guidance on how to give feedback in a professional and respectful manner is available at <http://gatorevals.aa.ufl.edu/students/>. Students will be notified when the evaluation period opens and can complete evaluations through the email they receive from GatorEvals, in the Canvas course menu under GatorEvals, or via <http://ufl.bluera.com/ufl/>. Summaries of course evaluation results are available to students at <http://gatorevals.aa.ufl.edu/public-results/>.

STUDENTS WITH DISABILITIES

Students with disabilities who experience learning barriers and would like to request academic accommodations should connect with the Disability Resource Center. It is important for students to share their accommodation letter with their instructor and discuss their access needs, as early as possible in the semester.

See the DRC website: <https://disability.ufl.edu/students/get-started/>

ACADEMIC HONESTY

UF students are bound by The Honor Pledge which states, "We, the members of the University of Florida community, pledge to hold ourselves and our peers to the highest standards of honor and integrity by abiding by the Honor Code. On all work submitted for credit by students at the University of Florida, the following pledge is either required or implied: "On my honor, I have neither given nor received unauthorized aid in doing this assignment." The Honor Code specifies several behaviors that are in violation of this code and the possible sanctions. Furthermore, you are obligated to report any condition that facilitates academic misconduct to appropriate personnel. If you have any questions or concerns, please consult with the instructor in this class.

HEALTH AND WELLNESS RESOURCES

U Matter, We Care: If you or someone you know is in distress, please contact umatter@ufl.edu, 352-392-1575, or visit <http://umatter.ufl.edu/> to refer or report a concern and a team member will reach out to the student in distress.

Counseling and Wellness Center: Visit <http://counseling.ufl.edu/> or call 352-392-1575 for information on crisis services as well as non-crisis services.

Student Health Care Center: Call 352-392-1161 for 24/7 information to help you find the care you need or visit <http://shcc.ufl.edu/>.

University Police Department: Visit <http://police.ufl.edu/> or call 352-392-1111 (or 9-1-1 for emergencies).

UF Health Shands Emergency Room / Trauma Center: For immediate medical care call 352-733-0111 or go to the emergency room at 1515 SW Archer Road, Gainesville, FL 32608; <http://ufhealth.org/emergency-room-trauma-center>.

Grading Scheme COURSE GRADES

Student grades will be determined based on 100 points

1. Exams – 60 points

Two exams, each worth 30 points. Closed-book, closed-notes. Multiple choice questions plus free response questions.

2. Project – investment portfolio – 30 points

3. Attendance – 5 points, checked 10 times during the term. 1/2 point for each time present.

Course grades will be based on the following numeric scale:

Minimum Points	Course Grade
90%	A
87%	
A-	
84%	
B+	B
80%	
77%	
B-	
74%	
C+	C
70%	
67%	
C-	
64%	
D+	D
60%	
57%	

D-

The grade cutoffs may be adjusted down, particularly if assignments are more difficult than expected. Grade cutoffs will never be increased. Student grade information will be maintained in the Gradebook function in E-Learning.

Information on current UF grading policies for assigning grade points. This may be achieved by including a link to the web page:

<http://catalog.ufl.edu/UGRD/academic-regulations/grades-grading-policies/>

Instructor(s) To be determined

FIN 3124
Introduction to Financial Planning
& Wealth Management

Course Syllabus
Fall 2021 Term

COURSE INSTRUCTOR

John C. Banko, Ph.D., CFA
Senior Lecturer of Finance

Office: David Stuzin Hall, Room 321A

Office Hours: Tuesday & Thursday, 10a – 12p

Phone: (352) 392-6395

E-Mail: john.banko@warrington.ufl.edu

COURSE LOCATION

The class is taught in Heavener Hall, Room 210, every Monday and Wednesday, during Periods 5-6 (11:45a - 12:35p & 12:50p - 1:40p).

COURSE OVERVIEW AND OBJECTIVES

The course is designed to help students understand what the financial planning process is, as defined by the Certified Financial Planner Board of Standards (www.cfp.net), and how to utilize it to be an effective financial planner. We will explore basic tools and techniques used in support of the financial planning process as well as the ethical, regulatory, and economic environment in which financial planners operate. Focus will also be on effective communication, ethics, professionalism, and attitudes towards risk. Additional topics include personal financial statements, budgeting, emergency fund planning, credit and debt management, buying vs. leasing, regulation of financial institutions, educational funding, financial planning for special circumstances such as divorce or disability, economic concepts such as supply and demand, and monetary policies

COURSE PREREQUISITE

FIN 3403, Business Finance.

COURSE MATERIALS TO PURCHASE FROM BOOKSTORE / ONLINE

The materials for the course will be:

Fundamentals of Financial Planning – 6th Edition

Authors: Michael A. Dalton, James F. Dalton- ©2019

ISBN13: 978-1-946711-64-9

Published by: Money Education

Available at many online retailers including the publisher, Money Education.

Financial Calculator. You must have a financial calculator to get through the course. Many of the exam and course problems involve complex financial calculations and a financial calculator is necessary to solve them. You are only permitted to use the HP 10b family of calculators, the Texas Instruments BAII Plus family of calculators, and the Casio FC-200V financial calculator.

CFP Standards and Lecture Notes, available in the E-Learning course website.

ACCESSING THE COURSE WEBSITE

This course is presented via the University of Florida's Canvas e-Learning course management system: <http://elearning.ufl.edu>

Log in to Canvas using your GatorLink user name and password. From the list of courses, choose "FIN 3124" from the list of courses. You must be registered for this course to gain access to the course materials. It may take 24-48 hours for Canvas to be updated with the latest enrollment data from the Registrar's Office. Therefore, if you have just added the course and are denied access, try again in 24-48 hours.

The University of Florida supports the Canvas course management system. If you need help using the Canvas Course Management System, contact the UF Computing Help Desk at 352-392-HELP (392-4357), or go to their Webpage at <http://helpdesk.ufl.edu/>

COURSE GRADES

Student grades will be determined based on 100 points

1. Exams – 60 points
Two exams, each worth 30 points. Closed-book, closed-notes. Multiple choice questions plus free response questions.
2. Project – investment portfolio – 30 points

3. Attendance – 10 points, checked 10 times during the term. 1 point for each time present.

Course grades will be based on the following numeric scale:

Minimum Points	Course Grade
90%	A
87%	A-
84%	B+
80%	B
77%	B-
74%	C+
70%	C
67%	C-
64%	D+
60%	D
57%	D-

Student grade information will be maintained in the Gradebook function in E-Learning.

Information on current UF grading policies for assigning grade points. This may be achieved by including a link to the web page:

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INVESTMENT PORTFOLIO

For the Investment Portfolio, you will work in a team of 4-5 students and develop an investment portfolio designed to meet the specific requirements of a client. The deliverable will be a report to the client outlining the current investments as well as the plan for future investments and specific portfolio goals. Teams will also present results at the end of the term. Further details will be provided on the class website in Canvas. All deliverables are due 11/30/2021 at 11:59p.

The investment portfolio assignment is designed to reinforce your learning. It is due at a specific date/time and in the proper format. If this is handed in after the due date/time but during the next 24 hours, half of the earned credit will be given. If the assignment is handed in more than 24 hours after the due time, no credit will be given.

MAKE-UP WORK

Make-up exams or extension of the investment portfolio will be offered for two situations: (1) unexpected situations that prevent you from taking the exam or submitting the portfolio when due, and (2) university-approved absences, such as military leave, religious observances, etc.

For, unexpected situations that prevent you from taking the exam, documentation must be provided from an independent 3rd party with the relevant credentials. Valid excuses include, for example, medically unable to take the exam with valid documentation from a doctor, where the doctor was seen immediately prior to/after the exam date/time.

Documentation needs to be on official letterhead. It must include usual contact information, such as name, address, phone, and e-mail. Dated, of course. It must include a person to contact for questions – the name of a person.

As per UF policy, students shall be permitted a reasonable amount of time to make up the material or activities covered in their absence. For assignments and during-term exams, a reasonable amount of time is within the term in which the student is enrolled in the class. For final exams, a reasonable amount of time is within 60 days after the originally scheduled final exam date; however, students in their graduation semester may require expedited accommodations to ensure graduation as scheduled.

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SCHEDULE

Week One			
Date	Day	Readings	Assignment / Activity
8/23/2021	Monday	CFP Standards	Introduction and syllabus, CFP Practice Standards
8/24/2021	Tuesday		
8/25/2021	Wednesday	Chapter 16	Ethics and Professional Responsibility
8/26/2021	Thursday		
8/27/2021	Friday		
8/28/2021	Saturday		
8/29/2021	Sunday		

Week Two			
8/30/2021	Monday	Chapter 2	Communication and Behavioral Finance
8/31/2021	Tuesday		
9/1/2021	Wednesday	Chap. 1 & 3	Financial planning process & computations
9/2/2021	Thursday		
9/3/2021	Friday		
9/4/2021	Saturday		
9/5/2021	Sunday		

Week Three			
9/6/2021	Monday		University: Labor Day - No Classes
9/7/2021	Tuesday		
9/8/2021	Wednesday	Chapter 3	Computations and recommendations
9/9/2021	Thursday		
9/10/2021	Friday		
9/11/2021	Saturday		
9/12/2021	Sunday		

Week Four			
9/13/2021	Monday	Chapter 4	Personal financial statements
9/14/2021	Tuesday		
9/15/2021	Wednesday	Chapter 5	Risk management for clients
9/16/2021	Thursday		
9/17/2021	Friday		
9/18/2021	Saturday		
9/19/2021	Sunday		

Week Five			
9/20/2021	Monday	Chapter 6	Sample Engagement
9/21/2021	Tuesday		
9/22/2021	Wednesday	Chapter 8	Education funding
9/23/2021	Thursday		
9/24/2021	Friday		
9/25/2021	Saturday		
9/26/2021	Sunday		

Week Six			
9/27/2021	Monday	Chapter 8	Education funding, Exam 1 review
9/28/2021	Tuesday		
9/29/2021	Wednesday	Exam	Exam 1 - Chapters 1-6,8,16,CFP Standards
9/30/2021	Thursday		
10/1/2021	Friday		
10/2/2021	Saturday		
10/3/2021	Sunday		

Week Seven			
10/4/2021	Monday		Investment assignment outlined
10/5/2021	Tuesday		
10/6/2021	Wednesday	Chapter 9	Investment metrics
10/7/2021	Thursday		
10/8/2021	Friday		
10/9/2021	Saturday		
10/10/2021	Sunday		

Week Eight			
10/11/2021	Monday	Chapter 10	Case analysis, part 1
10/12/2021	Tuesday		
10/13/2021	Wednesday	Chapter 10	Case analysis, part 1
10/14/2021	Thursday		
10/15/2021	Friday		
10/16/2021	Saturday		
10/17/2021	Sunday		

Week Nine			
10/18/2021	Monday	Chapter 11	Retirement planning
10/19/2021	Tuesday		
10/20/2021	Wednesday	Chap. 12 & 13	Personal and business tax planning
10/21/2021	Thursday		
10/22/2021	Friday		
10/23/2021	Saturday		
10/24/2021	Sunday		

Week Ten			
10/25/2021	Monday	Chap. 12 & 13	Personal and business tax planning
10/26/2021	Tuesday		
10/27/2021	Wednesday	Chap. 12 & 13	Personal and business tax planning
10/28/2021	Thursday		
10/29/2021	Friday		
10/30/2021	Saturday		
10/31/2021	Sunday		

Week Eleven			
11/1/2021	Monday	Chapter 14	Estate planning
11/2/2021	Tuesday		
11/3/2021	Wednesday	Chapter 15	Economics
11/4/2021	Thursday		
11/5/2021	Friday		
11/6/2021	Saturday		
11/7/2021	Sunday		

Week Twelve			
11/8/2021	Monday	Chapter 15	Economics
11/9/2021	Tuesday		
11/10/2021	Wednesday	Chapter 17	Special circumstances
11/11/2021	Thursday		University: Veterans Day - No Classes
11/12/2021	Friday		
11/13/2021	Saturday		
11/14/2021	Sunday		

Week Thirteen			
11/15/2021	Monday	Chapter 18	Case analysis, part 2
11/16/2021	Tuesday		
11/17/2021	Wednesday	Chapter 18	Case analysis, part 2
11/18/2021	Thursday		
11/19/2021	Friday		
11/20/2021	Saturday		
11/21/2021	Sunday		

Week Fourteen			
11/22/2021	Monday		Exam 2 Review
11/23/2021	Tuesday		
11/24/2021	Wednesday		University: Thanksgiving - No Classes
11/25/2021	Thursday		University: Thanksgiving - No Classes
11/26/2021	Friday		University: Thanksgiving - No Classes
11/27/2021	Saturday		University: Thanksgiving - No Classes
11/28/2021	Sunday		

Week Fifteen			
11/29/2021	Monday	Exam	Exam 2 - Chapters 9-15,17-18
11/30/2021	Tuesday		
12/1/2021	Wednesday	Project	Project presentation
12/2/2021	Thursday		
12/3/2021	Friday		
12/4/2021	Saturday		
12/5/2021	Sunday		

Week Sixteen			
12/6/2021	Monday	Project	Project presentation
12/7/2021	Tuesday		
12/8/2021	Wednesday	Project	Project presentation
12/9/2021	Thursday		University: Reading Days - No Exams or Classes
12/10/2021	Friday		University: Reading Days - No Exams or Classes
12/11/2021	Saturday		University: Start of Final Exams
12/12/2021	Sunday		