

**FINA 3013 – Fundamentals of Financial Planning & Insurance – P01  
Fall 2018**

**Department: Accounting, Finance & MIS || College of: Business || Accrediting Body: AACSB**

**Instructor:** Danny Harvey  
**Section and CRN:** P01 (CRN: 14220)

**Office Location:** Room 435 New AG/BUS Building  
**Office Phone:** (936) 261-9221  
**Email Address:** [djharvey@pvamu.edu](mailto:djharvey@pvamu.edu)

**Office Hours:** MWF: 9:00 am – 11:00 am, 1:00 pm – 2:00 pm, 3:30 pm – 4:30 pm

**Course Location:** Room 214, New AG/BUS Building  
**Class Days & Times:** MWF: 12:00 pm to 12:50 pm  
**Mode of Instruction:** Face to Face

**Catalog Description:** This is a 3 credit hours course, prepares students for the business of financial planning. Issues covered include the financial planning process, client interaction, time value of money applications, personal financial statement construction and analysis, cash flow and debt management, ethical issues and considerations, and education planning.

**Prerequisites:** FINA 2103  
**Co-requisites:** None

**Required Texts:**

1. Dalton, M.A., Gillice, J.M. et al. Fundamentals of Financial Planning, 5th edition, Money Education, 2016. ISBN - 978-1-936602-41-4.
2. Dalton, M.A., Gillice, J.M. et al. Insurance Planning, 5th edition, Money Education, 2016. ISBN - 978-1-946711-86-1.

**Wall Street Journal**

## Course Description

An introduction to the financial planning process, time value of money, insurance planning, and the practice of personal financial planning by professional planners. Prerequisites: FINA 2013 and junior or senior classification.

## Course Goal

Overall Goal: Financial planning from a professional perspective; applying basic financial, economic, and institutional concepts to advise individuals, families, and small businesses in achieving their financial goals. To learn to apply risk management principles to evaluate the insurance needs of individuals, families, and small businesses, and to evaluate the roles of various insurance products in achieving

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financial goals. Tools and topics include financial analysis, budgeting, credit management, time value of money, investment strategies, income taxes, risk management, and retirement and estate planning.

## **Learning Outcomes**

The CFP Board has established learning objectives that will help guide the core requirements of this course. As a result of your participation in this course, you will be able to:

1. Describe the financial planning process, assess the external environment, use goals to establish financial direction, and analyze a client's present financial position.
2. Apply time value of money concepts to various financial planning problems, and develop investment strategies using different types of securities.
3. Estimate the impacts of income tax planning strategies, apply the basic process for retirement planning, and define the considerations for estate planning.
4. Evaluate the roles of various insurance products in managing risks, and recognize the professional and ethical aspects of financial planning.
5. Describe the basic concepts of risk as they relate to insurance planning, the regulatory and market environment of the insurance industry, and the legal principles related to insurance.
6. Recognize the critical planning elements related to life, disability, health, and long-term care insurance and annuity products.
7. Identify appropriate insurance coverages for property, automobile, liability, and business insurance products.

## **CFP Board Topics Covered**

Professional Conduct and Regulations

General Principles of Financial Planning

Insurance & Risk Management

Investment Planning

Tax Planning

Education Planning

Retirement Planning

Estate Planning

## **Textbook and Resource Materials**

1. Dalton, M.A., Gillice, J.M. et al. Fundamentals of Financial Planning, 5th edition, Money Education, 2016. ISBN - 978-1-936602-41-4.

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2. Dalton, M.A., Gillice, J.M. et al. Insurance Planning, 5th edition, Money Education, 2016. ISBN - 978-1-946711-86-1.

3. Financial Calculator: TI BA-II or comparable (not alpha programmable)

4. Access to a computer and Microsoft Excel

Additional references and readings will be assigned and posted on the PVAMU eCourses website. You should check the website regularly for announcements, readings, and homework assignments, etc.

## **Course Structure**

Each week will include some or all of the following resources and activities as follows:

- Assigned readings in the textbook
- Additional readings about current issues
- Assignments related to the weeks topics
- The quiz over the topics of the week.

Each week will be a little different with different amounts of time devoted these various activities. Tentatively, one week ends and the other begins at midnight on Sunday. All assessments and assignments must be submitted by that time. You will have the option to complete everything during the work week and have your weekends free, or if you are occupied during the work week, you have the weekends to complete your studies.

## **Grading Policy**

The course grade will be determined based on the following factors and weights.

<b><u>Factor</u></b>	<b><u>Due Date</u></b>	<b><u>Points Each</u></b>	<b><u>Possible Points</u></b>
4 Exams Including Final		100	400
3 Case Assignments		50	150
5 Quizzes		10	50
Networking		50	50
5 Journal Articles		10	50
Max points			700

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**The Final exam is mandatory. All students who desire to get a grade other than an “F” must take the final exam.** If the performance on final exam is better than the worst test score, the latter will be dropped and replaced by the equivalent score on the final exam. **Students will have to earn their grades and the grades earned will be the grades received.** Grades will be based solely on performance in the above categories. **No credit for any extra work is allowed and the grade will not be curved.** An “Incomplete” grade (I) is given only in case of a documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the “Incomplete” grade (I) is not automatic and requires approval of the instructor.

### **Examinations:**

The four exams, including the final exam, are worth 100 points each. They may be comprehensive, reviewing material from the beginning of the course.

### **Assignments/Case Studies:**

Three assignments or case studies worth 50 points each will be assigned during the semester. Without an excused absence (see the section, “Late Work Policy,” below), 10 percent of the possible points will be deducted for work submitted up to 24 hours late. Beyond that, for work submitted up to a week late, 20 percent of the possible points will be deducted. No points will be given for work that is over one week late.

### **Quizzes:**

Five quizzes worth 10 points each will be assigned during the semester. The quizzes will usually cover the material presented that week.

### **Networking Points:**

Networking is critical in developing relationships, acquiring new clients, and even in getting a job. Given the online delivery method of this course, it may be difficult for you to network among your peers. Some networking can be done through posting to online discussions, but the majority of these points will come through attending events in your area, interviewing financial planners, writing short one-page summaries of timely issues, and/or other activities that advance your network or knowledge of financial planning. Each activity will be worth between 5-10 points (negotiable for more extensive or complex activities). To submit your networking points, write a short one-page summary of your activity, including date, time, and people with whom you networked, and attach it to an email to the instructor.

### ***Wall Street Journal Summaries***

The WSJ will be an important part of the class, as it provides current information on many of the ongoing changes in money and capital markets. You are required to summarize one WSJ article each week. The summaries should be typed with a minimum of *50 words and a maximum of 150 words*. Each summary should contain an overview of the article and a brief discussion of how this article related to finance.

***Summaries of articles that are not Finance related will not be accepted.*** As a student, you are able to purchase a subscription to the WSJ for \$1 per week. Please visit <http://student.wsj.com/> for additional details.

### **Grading Criteria and Conversion:**

**A** = 700 – 630 points or 90% of Total points;

**B** = 629 – 560 points or 80% of Total points;

**C** = 559 – 490 points or 70% of Total points;

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**D** = 489 – 420 points or 60% of Total points;  
**F** = 419 points or below or 59% or below of Total points

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#### **Course Calendar – Some Important Dates:**

- \* **First Day of Class:** August 28<sup>th</sup>, Monday
- \* **Labor Day Holiday:** September 4<sup>th</sup>, Monday
- \* **General Student Assembly:** September 6<sup>th</sup>, Wednesday
- \* **Last date to withdraw from a course without record:** September 13<sup>th</sup>, Wednesday
- \* **20<sup>th</sup> Class Day:** September 25<sup>th</sup>, Monday
- \* **Mid-semester exam period:** October 19<sup>th</sup> – 21<sup>st</sup>
- \* **Mid-Semester grade due:** October 24<sup>th</sup>, Tuesday
- \* **60% of the semester mark:** November 1<sup>st</sup>, Wednesday
- \* **Last date to withdraw with a “W”:** November 6<sup>th</sup>, Monday (after this date you will receive a grade)
- \* **Thanksgiving Holiday:** November 23<sup>rd</sup> - 25<sup>th</sup>, Thursday - Saturday
- \* **Review days (Classes will be held):** December 4<sup>th</sup> - 5<sup>th</sup>, Monday - Tuesday
- \* **Last day of Class:** December 5<sup>th</sup>, Tuesday
- \* **Last day to withdraw from the university (from ALL classes for the semester):** December 5<sup>th</sup>, Tuesday
- \* **Final exam:** According to the final exam schedule published by the university
- \* **Commencement:** December 16<sup>th</sup>, Saturday
- \* **Final grades due for all students:** December 19<sup>th</sup>, Tuesday

#### **Student Support and Success:**

- **Center for Business Communication** [Location: Room 200, New AG/BUS Building, (936) 261-9267]  
If you need someone to review or critique your writing assignment, you are encouraged to visit the Center for Business Communication during the posted hours. Tutorial assistance is provided for COB students with class and professional assignments such as resume writing, essays, reports, articles, biographical sketches, research papers, outlines, memoranda, book reviews and various business correspondences.
- **Textbook and Copy machine** [Room 200, New AG/BUS Building, Monday - Friday 9:00 a.m. - 5:00 p.m.]  
The CBC also has a copy machine for student use and a large reference library with some textbooks available for student checkout. Appointments are preferred. Please stop by, call (936) 261-9267, or send an e-mail to Ms. Edwina Garcia at [ecgarcia@pvamu.edu](mailto:ecgarcia@pvamu.edu).
- **Academic Enhancement, Progress Monitoring & Achievement Planning** [Location: Room 453]  
The College of Business has full-time dedicated personnel to help student succeed academically. Any student who is falling behind on his/her studies or having trouble coping academically is encouraged to seek the office's help. Students can stop by at any time during the working hours and should not wait until the end of the semester or the point of no return to seek help. The office can help in establishing study schedule, time management, goal setting, mentoring among many things. For questions or further detail please contact Mrs. Carolyn S. Davis at (936) 261-9237 or via email at [csdavis@pvamu.edu](mailto:csdavis@pvamu.edu).
- **Course Tutorial Assistance**  
Tutors are available in room 200 in for certain COB classes (namely, accounting, finance, economics, statistics, management systems, productions management, MIS) during the posted hours. Some tutors are also available in the John B. Coleman Library. Take advantage of this valuable resource made available by the College of Business.
- **Virtual Tutors**

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If you are not able to attend a tutorial session but still need help, you may e-mail a COB faculty member for help in the subject matter and a faculty member will respond. A list of e-mail contact information is listed below.

Discipline	E-mail Contact
Accounting	<a href="mailto:ACCTtutor@pvamu.edu">ACCTtutor@pvamu.edu</a>
Business Law	<a href="mailto:BLAWtutor@pvamu.edu">BLAWtutor@pvamu.edu</a>
Finance	<a href="mailto:FINtutor@pvamu.edu">FINtutor@pvamu.edu</a>
Economics	<a href="mailto:ECONtutor@pvamu.edu">ECONtutor@pvamu.edu</a>
Management	<a href="mailto:MGMtutor@pvamu.edu">MGMtutor@pvamu.edu</a>
Management Information Systems	<a href="mailto:MISYtutor@pvamu.edu">MISYtutor@pvamu.edu</a>
Marketing	<a href="mailto:MRKTtutor@pvamu.edu">MRKTtutor@pvamu.edu</a>

- **Homework Lab** [Location: Room 332 ]  
The College of Business has a homework lab with computers available for student use during the posted hours. Students with technical problems may contact the on-site lab technician for immediate assistance.  
**Hours of Operation** (Lab Technician present): Monday - Thursday 8:00 a.m. - 7:00 p.m., Friday 8:00 a.m. - 5:00 p.m., Saturday 10:00 a.m. - 2:00 p.m.
- **Student Lounge** [Location: Room 219]  
The COB Student Lounge is located on the second floor of the new AG/BUS building in room 219. Food and beverages are allowed in this area. Copies of The Panther, flyers for student organization activities, business magazines and scholarship information are available in this room. Hours are 8:00 am until 5:00 p.m. Monday through Friday.
- **Student Organizations**  
Several student organizations such National Association of Black Accountants (NABA), Finance Students Association (PVFA), Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Phi Beta lambda, Toastmasters Club are operational at the COB. Join these clubs to sharpen your teamwork and leadership skills as well as boost up your résumé.

#### Technical Support:

Students should call the University Helpdesk at (936) 261-2525 or (877) 241-1752 for technical issues with accessing the eCourses. The helpdesk is available 24 hours a day/7 days a week. For other technical questions regarding your online course, contact the Office of Distance Learning at [dlearning@pvamue.edu](mailto:dlearning@pvamue.edu) or (936) 261-3290 or (936) 261-3282.

#### John B. Coleman Library:

The library and its partners have as their mission to provide resources and instructional material in support of the evolving curriculum, as a partner in Prairie View A&M University's mission of teaching, research, and service and to support the University's core values of access and quality, diversity, leadership, relevance, and social responsibility through emphasis on ten key areas of service. It maintains library collections and access both on campus, online, and through local agreements to further the educational goals of students and faculty. <https://www.pvamu.edu/library/>. Phone: (936) 261-1500.

#### The Learning Curve (Center for Academic Support):

The Learning Curve offers Tutoring via peer tutoring. The Learning Curve is a nationally certified tutoring program through the National Tutoring Association. The tutors are trained and certified by the coordinator each semester. The services include workshops (i.e., Save My Semester, Recalculate Your Route), seminars (i.e., Tools You Can Use: TI-84), group review sessions (i.e., College Algebra Topic Reviews, GRE Preparation), group study opportunities (i.e., TSIA, HESI, Study Break, Exam Cram), and test-taking strategies (How to take Notes, Study Buddy, 5 Day Study Guide). Location: J.B. Coleman Library Rm. 207F. Phone: (936) 261-1561.

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**The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS):**

The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS) is designed to help students in their second year and beyond navigate towards graduation by providing the following services: Academic Advisement, Targeted Tutorials for Personalized Learning, Campus-Wide Referrals, and Academic & Social Workshops. Location: J.B. Coleman Library Rm. 306. Phone:(936) 261-1040.

**Writing Center:**

The Writing Center provides student consultants on all aspects of the writing process and a variety of writing assignments. The consultations assist students in such areas as prewriting, brainstorming, audience awareness, organization, research, and citation. Students taking on-line courses or courses at the NW Center or College of Nursing may consult remotely or by email. Location: Hilliard Hall Rm.121. Phone:(936) 261-3724.

**Student Counseling Services:**

The Student Counseling Services unit offers a range of services and programs to assist students in maximizing their potential for success: short-term individual, couples, and group counseling, as well as crisis intervention, outreach, consultation, and referral services. The staff is licensed by the State of Texas and provides assistance to students who are dealing with academic skills concerns, situational crises, adjustment problems, and emotional difficulties. Information shared with the staff is treated confidentially and in accordance with Texas State Law. Location: Owens-Franklin Health Center Rm. 226. Phone: (936) 261-3564.

**Testing:**

The Department of Testing administers College Board CLEP examinations, the HESI A2 for pre-nursing majors, LSAT for law school applicants and MPRE for second-year law students, the Experiential Learning Portfolio option, the Texas Success Initiative (TSI) Assessment, which determines college readiness in the state, and exam proctoring, among other service such as SAT and ACT for high school students. Location: Delco Rm. 141. Phone: (936) 261-4286.

**Office of Diagnostic Testing and Disability Services:**

As a federally-mandated educational support unit, the Office of Disability Services serves as the repository for confidential disability files for faculty, staff, and students. For persons with a disability, the Office develops individualized ADA letters of request for accommodations. Other services include: learning style inventories, awareness workshops, accessibility pathways, webinars, computer laboratory with adapted hard and software, adapted furniture, proctoring of non-standardized test administrations, ASL interpreters, ALDs, digital recorders, livescribe, Kurtzweil, and a comprehensive referral network across campus and the broader community. Location: Evans Hall Rm. 317. Phone: (936) 261-3585.

**Veteran Affairs:**

Veterans Services works with veterans, current military and military dependents to support their transition to the college environment and continued persistence to graduation. The Office coordinates and certifies benefits for both the G.I. Bill and the Texas Hazlewood Act. Location: Evans Hall Rm. 323. Phone: (936) 261-3563.

**Office for Student Engagement:**

The Office for Student Engagement delivers comprehensive programs and services designed to meet the co-curricular needs of students. The Office implements inclusive and accessible programs and services that enhance student development through exposure to and participation in diverse and relevant social, cultural, intellectual, recreational, community service, leadership development and campus governance. Location: Memorial Student Center Rm. 221. Phone: (936) 261-1340.

**Career Services:**

Career Services supports students through professional development, career readiness, and placement and employment assistance. The Office provides one-on-one career coaching, interview preparation, resume and letter writing, and career exploration workshops and seminars. Services are provided for students at the Northwest Houston Center and College of Nursing in the Medical Center twice a month or on a requested basis. Distance Learning students are encouraged to visit the Career Services website for information regarding services provided. Location: Evans Hall Rm. 217. Phone: (936) 261-3570.

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## **University Rules and Procedures**

### **Disability Statement (Also See Student Handbook):**

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 believe you have a disability requiring an accommodation, please contact Disability Services, in Evans Hall, Room 317, or call (936) 261-3585/3.

### **Academic Misconduct (See Student Handbook):**

You are expected to practice academic honesty in every aspect of this course and all other courses. Make sure you are familiar with your Student Handbook, especially the section on academic misconduct. Students who engage in academic misconduct are subject to university disciplinary procedures.

### **Forms of Academic Dishonesty:**

1. Cheating: deception in which a student misrepresents that he/she has mastered information on an academic exercise that he/she has not mastered; giving or receiving aid unauthorized by the instructor on assignments or examinations.
2. Academic misconduct: tampering with grades or taking part in obtaining or distributing any part of a scheduled test.
3. Fabrication: use of invented information or falsified research.
4. Plagiarism: unacknowledged quotation and/or paraphrase of someone else's words, ideas, or data as one's own in work submitted for credit. Failure to identify information or essays from the Internet and submitting them as one's own work also constitutes plagiarism.

### **Nonacademic Misconduct (See Student Handbook):**

The university respects the rights of instructors to teach and students to learn. Maintenance of these rights requires campus conditions that do not impede their exercise. Campus behavior that interferes with either (1) the instructor's ability to conduct the class, (2) the inability of other students to profit from the instructional program, or (3) campus behavior that interferes with the rights of others will not be tolerated. An individual engaging in such disruptive behavior may be subject to disciplinary action. Such incidents will be adjudicated by the Dean of Students under nonacademic procedures.

### **Sexual Misconduct (See Student Handbook):**

Sexual harassment of students and employers at Prairie View A&M University is unacceptable and will not be tolerated. Any member of the university community violating this policy will be subject to disciplinary action.

### **Title IX Statement:**

Prairie View A&M University (PVAMU) is committed to supporting students and complying with the Texas A&M University System non-discrimination policy. It seeks to establish an environment that is free of bias, discrimination, and harassment. If you experience an incident of sex- or gender-based discrimination, including sexual harassment, sexual assault or attempted sexual assault, we encourage you to report it. While you may talk to a faculty member about an incident of misconduct, the faculty member must report the basic facts of your experience to Ms. Alexia Taylor, PVAMU's Title IX Coordinator. If you would like to speak with someone who may be able to afford you privacy or confidentiality, there are individuals who can meet with you. The Title IX Coordinator is designated to handle inquiries regarding non-discrimination policies and can assist you with understanding your options and connect you with on- and off-campus resources. The Title IX Coordinator can be reached by phone at 936-261-2123 or in Suite 013 in the A.I. Thomas Administration Building.

### **Class Attendance Policy (See Catalog for Full Attendance Policy):**

Prairie View A&M University requires regular class attendance. Attending all classes supports full academic development of each learner whether classes are taught with the instructor physically present or via distance learning technologies such as interactive video and/or internet.

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Excessive absenteeism, whether excused or unexcused, may result in a student's course grade being reduced or in assignment of a grade of "F". Absences are accumulated beginning with the first day of class during regular semesters and summer terms.

### **Student Academic Appeals Process:**

Authority and responsibility for assigning grades to students rests with the faculty. However, in those instances where students believe that miscommunication, errors, or unfairness of any kind may have adversely affected the instructor's assessment of their academic performance, the student has a right to appeal by the procedure listed in the Undergraduate Catalog and by doing so within thirty days of receiving the grade or experiencing any other problematic academic event that prompted the complaint.

## **TECHNICAL CONSIDERATIONS**

### **Minimum Recommended Hardware and Software:**

- Intel PC or Laptop with Windows 7; Mac with OS X; Smartphone or iPad/Tablet with Wi-Fi
- High speed Internet access
- 8 GB Memory
- Hard drive with 320 GB storage space
- 15" monitor, 800x600, color or 16 bit
- Sound card w/speakers
- Microphone and recording software
- Keyboard & mouse
- Most current version of Google Chrome, Safari, Internet Explorer or Firefox

**Note:** Be sure to enable Java & pop-ups in the Web browser preferences

### **Participants should have a basic proficiency of the following computer skills:**

- Sending and receiving email
- A working knowledge of the Internet
- Proficiency in Microsoft Word (or a program convertible to Word)
- Proficiency in the Acrobat PDF Reader
- Basic knowledge of Windows or Mac O.S.

### **Netiquette (online etiquette):**

Students are expected to participate in all discussions and virtual classroom chats as directed. Students are to be respectful and courteous to others on discussions boards. Foul or abusive language will not be tolerated.

### **Technical Support:**

Students should go to <https://mypassword.pvamu.edu/> if they have password issues. The page will provide instructions for resetting passwords and contact information if login issues persist. For other technical questions regarding eCourses, call the Office of Distance Learning at (936) 261-3283

### **Communication Expectations and Standards:**

Emails or discussion postings will receive a response from the instructor, usually in less than 48 hours. Urgent emails should be marked as such. Check regularly for responses.

### **Discussion Requirement:**

Online courses often require minimal to no face-to-face meetings. However, conversations about the readings, lectures, materials, and other aspects of the course can take place in a seminar fashion. This will be accomplished by the use of the discussion board. The exact use of discussion will be determined by the instructor.

**It is strongly suggested** that students type their discussion postings in a word processing application and save it to their PC or a removable drive before posting to the discussion board. This is important for two reasons: 1) If for some reason your discussion responses are lost in your online course, you will have another copy; 2) Grammatical errors can be greatly minimized by the use of the spell-and-grammar check functions in word processing applications. Once the post(s) have been typed and corrected in the word processing application,

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it/they should be copied and pasted to the discussion board.

### **The Vision and Mission of the College of Business**

#### ***Vision***

The Prairie View A&M University College of Business strives to be among the best regional business schools in the nation by empowering students from diverse backgrounds to reach their full potential.

#### ***Mission***

The Prairie View A&M University College of Business provides students from diverse academic and socioeconomic backgrounds with education that helps them become business professionals and leaders who are ethical, entrepreneurial, productive, and prepared to succeed in the global economy. The College achieves excellence through quality teaching, research, service, and engagement with the business community.

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**Tests are based,  
primarily, on the  
Text Book but  
materials  
discussed in the  
class may also  
be included.**