

**Fundamentals and Insurance
Online Executive Certificate in Financial Planning**

Course Title: Fundamentals of Financial Planning and Insurance Planning

Required Texts:

Fundamentals of Financial Planning, 4th Edition, Michael A. Dalton, Joseph M. Gillice and Thomas P. Langdon

Fundamentals of Financial Planning and Insurance Planning, 3rd Edition, Michael A. Dalton, Joseph M. Gillice and Thomas P. Langdon

Financial Calculator Essentials, 2nd Edition, Joseph M. Gillice

Required Calculator: The program supports both the HP10BII and HP12C.

Description of Course: The course is an introduction to the financial planning profession, concepts of time value of money, insurance planning and the practice of personal financial planning by professional planners.

Exams: A midterm is worth 40% and a cumulative final exam is worth 60% of your final grade.

Grading:

- A 90 – 100
- B 80 – 89
- C 70 – 79
- D 60 – 69
- F 59 or below

Study Plan

- 1) Complete the Online Lessons
 - Watch the online lessons for each class according to the following schedule.
 - Watch pre-study lectures according to the schedule on page 4.
 - Focus on the material identified in the video introductions.
 - Complete the interactive exercises, take notes and complete the end of chapter review questions.
- 2) Read the Textbook
 - After completing the online lecture for a chapter, read the chapter in the textbook.
 - Focus on the terms, concepts and whiteboard exercises from the online lessons.
- 3) Complete the Homework Assignments
 - Complete the Homework Assignments as listed in the following schedule.
 - The Homework Assignments are good preparation for your exams.
 - To access the Homework Answers, click on the courses tab, click CFPSelfPaced, then the Homework Answers link, then the course.

Class Schedule

Students should budget 2.5 hours for each “Class” on the syllabus. The schedule below assumes you complete 2 to 2.5-hour classes per week. The chapters you need to cover each week are listed below. By following the course schedule for each course syllabus, the program is designed to be completed in 9 months. Students can take longer or shorter than 9 months to complete the program based on your education, experience, and schedule.

Week	Class #	Online Lessons and Reading Assignments Schedule
Week #1	Class 1	<i>Chapter 1 – Introduction to Financial Planning Chapter 2 – Interpersonal Communication and Behavioral Finance (pg. 27-43 only) Chapter 3 – Approaches to Financial Planning</i>
	Class 2	<i>Chapter 3 (cont) – Approaches to Financial Planning Chapter 4 – Financial Statements & Financial Statement Analysis</i>
Week #2	Class 3	<i>Chapter 5 – Risk Management (Optional) Chapter 6 – Burke Case</i>
	Class 4	<i>Chapter 7 – Time Value of Money Financial Calculator Essentials</i>
Week #3	Class 5	<i>Financial Calculator Essentials (cont) Chapter 8 – Education and Education Funding</i>
	Class 6	<i>Chapter 9 – Investment Planning Chapter 10 – Rudolph Case Part 1</i>
Week #4	Class 7	<i>Chapter 15 – Economics and the External Environment</i>
	Class 8	<i>Chapter 16 – Ethics and Professionalism Chapter 17 – Planning for Special Circumstances</i>
		<i>Complete Mid-Term Exam</i>
Week #5	Class 9	<i>Chapter 1 Insurance Book - Characteristics of Insurance</i>
	Class 10	<i>Chapter 2 Insurance Book – Life and Disability Insurance</i>
Week #6	Class 11	<i>Chapter 2 Insurance Book – Life and Disability (continued) Chapter 3 Insurance Book – Health and Long-Term Care Insurance</i>
	Class 12	<i>Chapter 3 Insurance Book – Health and Long-Term Care Insurance (continued) Chapter 4 Insurance Book - Property and Liability and Liability Insurance</i>
Week #7	Class 13	<i>Chapter 5 Insurance Book – Social Security</i>
	Class 14	<i>Chapter 11 – Retirement Planning (Optional – covered in the Retirement course) Chapter 12 – Income Tax Planning (Optional – covered in the Income Tax course) Chapter 13 – Entity Selection (Optional – covered in the Income Tax course) Chapter 14 - Estate Planning (Optional – covered in the Estate course) Chapter 18 – Rudolph Case, Part 2 Review for Final Exam-Work Practice Questions in Mini Test Bank</i>
	Final Exam	<i>Complete Final Exam</i>

Week	Class #	Homework Assignments
Week #1	Class 1	<i>Chapter 1 – All Discussion and Multiple Choice Questions Chapter 2 – Discussion Questions 1-4; Multiple Choice 1, 2, 4-7, 14 & 15)</i>
	Class 2	<i>Chapter 3 – Questions 1-19 Chapter 4 – All Discussion and Multiple Choice Questions</i>
Week #2	Class 3	<i>Chapter 5 – All Discussion and Multiple Choice Questions (optional)</i>
	Class 4	<i>Chapter 7 – All Discussion and Multiple Choice Questions Financial Calculator Essential All Examples and Practice Problems</i>
Week #3	Class 5	<i>Financial Calculator Essential All Examples and Practice Problems (continued) Chapter 8 – All Discussion and Multiple Choice Questions</i>
	Class 6	<i>Chapter 9 – All Discussion and Multiple Choice Questions</i>
Week #4	Class 7	<i>Chapter 10 – All Discussion and Multiple Choice Questions</i>
	Class 8	<i>Chapter 15 – All Discussion and Multiple Choice Questions Chapter 16 – All Discussion and Multiple Choice Questions Chapter 17 – All Discussion and Multiple Choice Questions</i>
Week #5	Class 9	<i>Chapter 1 Insurance - All Discussion and Multiple Choice</i>
	Class 10	<i>Chapter 2 Insurance - All Discussion and Multiple Choice Questions</i>
Week #6	Class 11	<i>Chapter 2 Insurance - All Discussion and Multiple Choice Questions (continued) Chapter 3 Insurance - All Discussion and Multiple Choice Questions</i>
	Class 12	<i>Chapter 3 Insurance - All Discussion and Multiple Choice Questions (continued) Chapter 4 Insurance - All Discussion and Multiple Choice Questions</i>
Week #7	Class 13	<i>Chapter 4 Insurance - All Discussion and Multiple Choice Questions (continued) Chapter 5 Insurance - All Discussion and Multiple Choice Questions</i>
	Class 14	<i>Chapter 11 – All Discussion and Multiple Choice Questions - Optional Chapter 12 – All Discussion and Multiple Choice Questions - Optional Chapter 13 – All Discussion and Multiple Choice Questions - Optional Chapter 14 - All Discussion and Multiple Choice Questions - Optional Review for Final Exam</i>

ONLINE CLASSROOM

Homework Answers:

- Complete the end of chapter questions assigned for homework. The homework answers are found in Blackboard.
- Click on the courses tab, click CFPSelfPaced then the Homework Answers link, then the course.

Pre-study Lectures:

- Playback the pre-study lectures according to the schedule below in Blackboard.

Prior To Chapter	Pre-Study Lectures
7	<i>TVM Basics, TVM NPV & TVM Education</i>
16	<i>Code of Ethics & Practice Standards (1&2)</i>
Insurance 4	<i>Life Insurance, Taxation, Business Use</i>

Exam Reviews:

The exam reviews are each 2 hours long and help students prepare for the course exams.

Exams:

- From the course home page, click Exams from the left menu in Blackboard.
- Click the exam you would like to take.
- The exam will open in a new tab.
- Click Begin in the top right.
- You have 3 hours for each exam.
- Select the correct answer for each question.
- It is NOT NECESSARY to click SAVE ANSWER for each question. Moving to another question will save your question responses.
- You can go back and revise a question answer.
- On the last question, click save and submit.
- If you receive a grade of less than 70 for the course, you can take a make-up exam.
- To review your exam at a later time, go to My Grades, choose the exam title, then click your score.

Course grades are calculated with 40% based on a midterm exam and 60% based on a final exam. Course exams are limited to one attempt per exam. If students fail an exam, students will have an opportunity to take a makeup exam. The makeup exams are different versions testing the same content. Before taking makeup exams, students should spend time reviewing their class notes, rereading their textbook and re-watching online lectures and content that gave students the most trouble. Extra credit projects may be available if students score a failing grade on makeup exams.

For students that still don't have a passing score for the course, they will be required to repeat the course. There will be a four week sit out period where students will be instructed to go back through the recorded classes to retake the course before they are permitted to take a new midterm and final exam. The new midterm and final exams will be a third version of the exams.

General Course Information

I. Expected Outcomes:

Upon completing this course, students will:

- Demonstrate a basic understanding of the financial planning process and profession
- Acquire a basic understanding of time value of money concepts
- Perform time value calculations
- Be introduced to risk management and insurance
- Evaluate various risk management techniques

II. Expanded Description of the Course:

The program's first course begins with a presentation of the basics that will form the foundation of knowledge students need as working financial services professionals. The financial planning process, as well as the legal, ethical, and regulatory issues affecting financial planners, and time value of money concepts are covered. The course continues with a discussion of the principles of risk management and insurance, allowing the student to identify a client's risk exposure and select appropriate risk management techniques.

III. Methods of Evaluating Outcomes:

A. Evaluation Tools:

Students must complete the course with a 70% or higher. Students have the opportunity to retake an exam if they score below 70% for the course.

B. Learning Domains (including primary features):

1. Categories of Learning that are expected in this course include: knowledge, comprehension, application, analysis, synthesis, and evaluation.
2. Communication Case presentations and questioning as well as classroom discussion require a high degree of communicative ability. These activities will be conducted in the English language and college-level usage of that language is required.