COURSE

Prepare students to assist others in their financial planning and strategies of investment and insurance. Emphasis on retirement planning and needs, risk analysis, trusts, and tax planning and shelters. Utilization of case studies.

LEARNING OBJECTIVES:
1. Describe how changing life situations impact an ever-evolving personal financial plan.
2. Prepare and use personal financial statements and cash budgets.
3. Apply time value of money concepts to financial planning situations.
4. Illustrate the basic principles of income taxes and implement a tax planning strategy.
5. Describe the home-buying process and make decisions about affordability, mortgage loan qualification, mortgage loan alternatives, and rent versus buy.
6. Choose the best loans by comparing finance charges, maturity, collateral, and other loan terms.
7. Explain the role that insurance planning plays in personal financial planning.
8. Describe the role that investments plays in the personal financial planning process; implement a strategy appropriate to client goals.
9. Illustrate the importance of retirement planning.
10. Identify effective estate planning techniques.

COURSE PREREQUISITES:
Finance 333 and Finance 369

COURSE MATERIALS

TEXT:  

CALCULATOR:  
A financial calculator is required. I recommend the Texas Instruments BA II Plus. The classroom examples assume you use this calculator.

COURSE GRADE

Your course grade will consist of End-of-Chapter Mini-Case Problems, Bedo Case (with the Financial Facilitator), Chapter 15 Case Studies, Final Exam, and Participation. Each component will account for 20% of your course grade. Grades will be determined by the following scale:

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