

Financial Planner Program

at

Oglethorpe University

Course Syllabus

FUNDAMENTALS of FINANCIAL PLANNING

Cohort 44

Tuesdays / Wednesdays

September 15 – November 18, 2009

Final Exam – Saturday, November 21, 2009

Hearst Hall, Room 210

INSTRUCTORS:

Charles Jackle, CFP® - Tuesdays

Gary Clement, CFP® - Wednesdays

Course Description

Fundamentals of Financial Planning is the introductory course in Oglethorpe University's Professional Financial Planner Program. Its basic purpose is to explain the process of financial planning and the functions of the financial planner. The course covers financial planning tools and techniques, including financial statement analysis, basic economics, funding for education needs, and dealing with clients. The HP12C calculator is used to analyze time value of money problems. Please bring it to every class. The regulation of financial planners is explained, as well as the ethical standards to which Certified Financial Planners® are held. Expect to work hard during classes 3 through 6. There is a lot of material to cover on those days.

Course Length

Eleven three-hour sessions including a two-hour final examination and its review.

Weekly Homework Assignments

Weekly open-book homework assignments cover the assigned readings. These assignments are not graded, but designed to assist you in understanding the materials.

Mid-Term Examination I:

The first mid-term examination accounts for 20% of your final grade and will be administered during Class 4. It will consist of 25 multiple-choice questions covering the first three classes. You will have one hour to complete the examination. The examination will be reviewed during the last two hours of class. This is your opportunity to determine your grade and address any questions you may have about the mid-term. If you choose not to stay for the review, please note that grades will not be released over the telephone.

Mid-Term Examination II:

The first mid-term examination accounts for 20% of your final grade and will be administered during Class 7. It will consist of 25 multiple-choice questions covering the third through sixth classes. You will have one hour to complete the examination. The examination will be reviewed during the last two hours of class. This is your opportunity to determine your grade and address any questions you may have about the mid-term.

Final Examination:

The final examination accounts for 60% of your module grade and will consist of 50 multiple choice questions on the material in the entire module. You will have two hours to complete the final and it will be reviewed in the third hour of class. This is your opportunity to determine your grade and address any questions you may have about the examination. Your grade will be emailed, or if requested, mailed to your address on file in approximately 7-10 business days after the final examination date. Please ensure that your contact information is current.

Scheduling a Makeup/Retake Examination:

- All midterm exams must be taken **within 14 days of the scheduled midterm exam date** and prior to the scheduled final exam unless prior authorization has been given by the Financial Planner Program Office. Failure to take the midterm exam by the stated date will result in a score of 0 for the midterm exam. All rescheduled final exams and retake final exams, if needed, must be taken within 30 days of the scheduled final exam unless prior authorization has been given by the Financial Planner Program Office. If the final and retake exams are not completed by the stated date, the student will be required to resit the entire course. *Effective 9.1.09*
- **Last date for rescheduling and retaking exams for this course is December 18, 2009.**
- Students may schedule a makeup/retake of the final examination with the program office by e-mailing: jsauser@oglethorpe.edu or calling 404-504-3389. Exams are administered in Goodman Hall, Monday thru Thursday, between 9:30 a.m. and 6 p.m. (the student must begin taking the exam by 4:00 p.m.) and Friday, between 9:30 a.m. and 1:00 p.m. (the student must begin taking the exam by 11:00 a.m.) A \$25.00 reschedule fee or a \$50.00 retake fee is due prior to taking the exam. The fee is payable only by cash or check. (Credit cards are not accepted.)

Please note: Mid-term exams may not be retaken. Final exams may be retaken only once, provided you achieve a score of 50 or higher on your final exam.

Textbooks:

Required: Leimberg, et al, Tools & Techniques of Financial Planning (9th edition), The National Underwriter Company (order your textbook directly from www.nucollege.com, click on the 'student' link, be sure to click the 'Apply Coupon' button before finalizing your order to receive a 15% student discount or call 1-800-543-0874 – use code COLG for phone orders to receive a 15% student discount)

Highly recommended, not required: Keir's Financial Planning, (latest edition), Keir Educational Resources (order Keir materials from www.keirsuccess.com or call 1-800-795-5347, ext 101) (Be careful not to order the Financial Planning Introduction version)

Other Requirements:

The HP12C Financial Calculator (available for purchase at the Oglethorpe Bookstore)

Program Policies:

- It is the responsibility of the students to follow the syllabus and adhere to all requirements, both written and oral, given by the instructor.
- The information provided in the Oglethorpe University Financial Planning courses, as well as any information provided by your instructors, is for educational purposes only and should not be used for any financial, investment, or legal decision making.

Class Schedule

Class One: Financial Planning Basics

NUCO/Leimberg: Chapters 1, 2, 3, 4, 5, 15, 16

Homework Assignment Class 1

Class Two: Code of Ethics, Compliance, Practice Standards

NUCO/Leimberg: Chapters 6, 7, 8

Mini Case Study: The Pan Family – Review for Class Discussion

Homework Assignment Class 2

HP 12C Calculator—The Basics

Class Three: The HP12C Financial Calculator, Part I

The HP12C Financial Calculator

NUCO/Leimberg: Appendix: A, B, C, D, E, F, G – look over

Homework Assignment Class 3

Class Four: Mid-Term Examination I

The one-hour exam will be reviewed in class following the exam

Class Five: The HP12C Financial Calculator, Part II & Education Funding

The HP12C Financial Calculator

Homework Assignment Class 4

NUCO/Leimberg: Chapter 10

Homework Assignment Class 5

Class Six: Debt Management & Structured Settlements

NUCO/Leimberg: Chapter 17, 18, 25

Homework Assignment Class 6

Class Seven: Mid-Term Examination II

The one-hour exam will be reviewed in class following the exam

Class Eight: Business Entities & Financial Institutions

NUCO/Leimberg: Chapters 21, 22

Homework Assignment Class 8

Class Nine: Economic Environment

NUCO/Leimberg: Chapter 19

Homework Assignment Class 9

Class Ten: Review

Your instructor will review important aspects and concepts of the entire course

Final Examination

The Final Exam will be administered on Saturday morning, November 21, 2009 in Hearst Hall, Room 210. The exam will begin at 9:00 AM and conclude at 11:00 AM, followed by a participatory review of the test which typically lasts up to an hour.