UGA e-Financial Planning Certificate Program
Fundamentals of Financial Planning and Insurance
Course Syllabus

Course Title: Fundamentals of Financial Planning and Insurance Planning
Course Number: FP101
Meeting Time: Tuesday/Thursday
Instructor: TBA
Instructor Phone Number: TBA
Instructor Email: TBA
Course Contact Hours: 28

Required Texts:
Personal Financial Planning Theory and Practice, 5th Edition (2008), Michael A. Dalton and James F. Dalton

Financial Calculator Essentials, 1st Edition, Joseph M. Gillice

Required Calculator: The instructor will be using a HP12C financial calculator during class. It's highly recommended that you use a HP12C or HP10BII for the time value of money lectures.

Required Headset/Microphone: To speak to the instructor live, you will need either a headset or microphone. There are no specific requirements regarding the type of headset or microphone.

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

Exams: A mid term 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

Accessing The Virtual Classroom and Computer Compatibility

PRIOR to the program start you must ensure that your computer is compatible with Centra (the virtual classroom application). Therefore, please complete the following steps.

1. Access the Virtual Classroom Web site at **du-de.centra.com** (do not use www or http). Save this site in your Favorites so that you can access it again easily.
2. Enter your first letter from your first name and entire last name as your User ID.
3. Your password is the same as your User ID (all lower case).
4. Select the option "Remember me" and click the Log In button.
5. Perform a System Check. The System Check link is located at the top right of your My Schedule page.
   a. Please make sure your headset with microphone is plugged into your computer before you start the System Check.
   b. You will need to perform a System Check each time you use a different computer.

Centra Support
If you have any questions regarding the System Check or any other technical issues, please call the Centra Tech Help line at (888) 617-7499 from 8 a.m. to 8 p.m. Eastern time, Monday through Friday, excluding holidays. **Please indicate that you are a student with Dalton Education.**

Centra Navigation
If you are not familiar with navigating within Centra, please go through the Tutorial for Symposium. The Tutorial is located at the top right of your My Schedule page, next to System Check. It only takes a few minutes and reviews the functions of the icons you'll be able to use in your classes.

How to Attend Class and View Recorded Classes
1. Access the **du-de.centra.com** Web site from your Favorites. If you have not saved this Web site to your Favorites, see steps 1-4 above under Computer Compatibility.
2. To attend a class, select the *Upcoming* tab on your My Schedule page. Classes in which you are enrolled that have not yet taken place should be visible. Locate the class you want to attend and click on *Attend*.
3. To view a recorded class, select the *Past* tab on your My Schedule page. Links to classes that are available for playback should be visible. Locate the class you want to view and click on *Playback*.

Pre-class Assignments
PRIOR to each class you must complete the following assignments. It is highly recommended that you prepare for the entire week's classes the weekend before.

- Read the assigned chapters from the textbook.
- Review the PowerPoint slides.
- Prepare questions for the instructor based on your review of the textbook and PowerPoints.
- View the supplemental archived lectures for added instruction on difficult topics.
- Complete the end of chapter questions assigned for homework.

Week	Date	Class #	Reading Assignments (CFP Board's Topic List Number)
Week #1		**Class 1**	***Chapter 1 – Introduction to Personal Financial Planning(1)*** ***Chapter 2 – External Environment (10, 13 & 14)***
		Class 2	***Chapter 2 (cont) – External Environment (10, 13 & 14)*** ***Chapter 3 – Communication and Internal Analysis (9)***
Week #2		**Class 3**	***Chapter 4 – Personal Financial Statements (4, 5 & 6)***
		Class 4	***Chapter 5 – Establishing Financial Direction (1)*** ***Chapter 18 – The Practice of Financial Planning (7)*** ***Appendix A – Lane Case***
Week #3		**Class 5**	***Chapter 19 – Ethical Responsibilities (2 & 3)*** ***Appendix C – Regulatory Requirements (12)*** ***Chapter 7 – Education Funding (8)***
		Class 6	***Chapter 6 –Time Value of Money (11)***
Week #4		**Class 7**	***Chapter 6 (cont) –Time Value of Money (11)*** ***Financial Calculator Essentials (11)***
		Class 8	***Financial Calculator Essentials (cont) (11)*** ***Review for Mid Term Exam***
		Mid Term Exam	***Mid-Term Exam – Covers Chapters 1 – 7 & 19***
Week #5		**Class 9**	***Chapter 8 –An Introduction to Insurance and Risk Management (15 & 16)***
		Class 10	***Chapter 8 (cont) –An Introduction to Insurance and Risk Management (15 & 16)*** ***Chapter 9 – Insurance on the Person (18 - 26)***
Week #6		**Class 11**	***Chapter 9 (cont) – Insurance on the Person (18 - 26)***
		Class 12	***Chapter 9 (cont) – Insurance on the Person (18 - 26)*** ***Chapter 10 – Property and Liability Insurance (17)***
Week #7		**Class 13**	***Chapter 10 (cont) – Property and Liability Insurance (17)***
		Class 14	***Chapter 11 – Social Security and Social Security Benefits (60)*** ***Review for Final Exam***
		Final Exam	***Cumulative Final Exam***
Week #8			***Make up Exam and/or Begin Preparing for Investments Course***

Week	Date	Class #	Suggested Homework
Week #1		**Class 1**	***Chapter 1: Questions 1-8 (Theory & Practice)*** ***Chapter 2: Exercises 2, 7, 8, 11, 16, 17, 19, 20, 21; Problem 2 (Theory & Practice)***
		Class 2	***Chapter 2 (cont): Exercises 2, 7, 8, 11, 16, 17, 19, 20, 21; Problem 2 (Theory & Practice)*** ***Chapter 3: Exercises 3, 4, 5; Problem 1, 2 (Theory & Practice)***
Week #2		**Class 3**	***Chapter 4: Exercises 5 – 11; Problem 1 (Theory & Practice)***
		Class 4	***Chapter 5: Problems 1, 2 (Theory & Practice)*** ***Chapter 18: Questions 1-9 (Theory & Practice)*** ***Appendix A – Read Lane Case***
Week #3		**Class 5**	***Chapter 19: Questions 1-11 (Theory & Practice)*** ***Appendix C – Read Regulatory Requirements (Theory & Practice)*** ***Chapter 7: Exercises 1-10; Problems 1-5 (Theory & Practice)***
		Class 6	***Chapter 6: Exercises 1 – 19; Problems 2, 3 (Theory & Practice)***
Week #4		**Class 7**	***Chapter 6: Exercises 1 – 19; Problems 2, 3 (Theory & Practice)*** ***Financial Calculator Essentials All Examples and Practice Problems***
		Class 8	***Chapter 6 (cont): Exercises 1 – 19; Problems 2, 3 (Theory & Practice)*** ***Financial Calculator Essentials All Examples and Practice Problems***
Week #5		**Class 9**	***Chapter 8: Exercises 1-8 (Theory & Practice)***
		Class 10	***Chapter 8 (cont): Exercises 1-8 (Theory & Practice)*** ***Chapter 9: Exercises 1-15 (Theory & Practice)***
Week #6		**Class 11**	***Chapter 9 (cont): Exercises 1-15 (Theory & Practice)***
		Class 12	***Chapter 9 (cont) : Exercises 1-15 (Theory & Practice)*** ***Chapter 10: Exercises 1-16 (Theory & Practice)***
Week #7		**Class 13**	***Chapter 10 (cont): Exercises 1-16 (Theory & Practice)***
		Class 14	***Chapter 11: Exercises 1-11 (Theory & Practice)*** ***Review for Final Exam***
Week #8			***Make up Exam and/or Begin Preparing for Investments Course***

Homework Assignments

Note – Selective end of chapter answers are available from the Theory & Practice textbook. Please follow the instructions below to access that material:

1. Access http://dalton-education.com.
2. Enter your Username, which is your email address.
3. Enter your Password which is changeme.
4. Click the Fundamentals and Insurance link on the left under Course Materials Download.
5. Click the Download icon to the right of Fundamental Slides and End of Chapter Answers.

Pre-Study Lectures

Note - These lectures are located under the "Past" tab after logging in to http://du-de.centra.com

Hours	Pre-Study Lectures
1.0	***Time Value of Money, Uneven Cash Flows, Education and Retirement Funding***
1.0	***Code of Ethics & Practice Standards***
1.5	***Life Insurance, Taxation, Business Use***

General Course Information

I. Expected Outcomes:

Upon completing this course, students will:

- acquire a basic understanding of the financial planning process and profession;
- acquire a basic understanding of time value of money concepts;
- be introduced to risk management and insurance; and
- have a working knowledge of 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

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.