UGA e-Financial Planning Certificate Program
Retirement Planning and Employee Benefits
Course Syllabus

Course Title: Retirement Planning and Employee Benefits
Course Number: FP104
Meeting Time: Tuesday/Thursday
Instructor: TBA
Instructor Phone Number: TBA
Instructor Email: TBA
Course Contact Hours: 24

Required Texts:

Retirement Planning and Employee Benefits for Financial Planners, 5th Edition, Michael D. Dalton (Money Education)

Description of Course: An introduction to the retirement planning process, qualified and non-qualified retirement plans, social security and cafeteria plans.

Companion Web Site: http://money-education.com/retirement.html

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 Centra and Computer Compatibility

PRIOR to the program start you must ensure that your computer is compatible with Centra and become familiar with navigating within Centra. Therefore, please complete the following:

1. Log on to the Centra Web site at **du-de.centra.com** (do not use www or http).
2. Enter your **first initial and entire last name** as your User ID.
3. Enter your **first initial and entire last name** as your Password (all lower case).
4. Select the option "Remember me" and click the Log In button. Save this site in your Favorites so that you can access it again easily.
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 **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 contained in the Handout Book.
- 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.

Presentation Schedule and Reading Assignments

Week	Date	Class #	Reading Assignments (CFP Board's Topic List Number)
Week #1		Class 1	*Chapter 1 – Introduction to Retirement Planning (66)* *Chapter 2 – Retirement Funding (59)* *Chapter 3 – Qualified Plan Overview (61, 64)*
		Class 2	*Chapter 3 (cont) – Qualified Plan Overview (61, 62)* *Chapter 4 – Pension Plans (61, 65)* *Chapter 5 – Profit Sharing Plans: 401k Plans (61, 62, 65)*
Week #2		Class 3	*Chapter 5 (cont'd) – Profit Sharing Plans: 401k Plans (61, 62, 65)* *Chapter 6 – Profit Sharing Plans: Stock Bonus Plans/ESOPs (61, 66)*
		Class 4	*Chapter 7 – Distributions and Benefits from Qualified Plans (61, 67)*
Week #3		Class 5	*Chapter 8 – Installation, Administration and Termination of Qualified Plan (61)*
		Class 6	*Chapter 8 (cont) – Installation, Administration and Termination of Qualified Plan (61)* *Review for Mid Term Exam*
		Mid Term	*Mid Term Exam Covering Chapters 1-8*
Week #4		Class 7	*Chapter 9 – IRAs and SEPs (63, 66)*
		Class 8	*Chapter 9 (cont'd) – IRAs and SEPs (63, 66)* *Chapter 10 – SIMPLEs, 403(b) Plans, and 457 Plans (63)*
Week #5		Class 9	*Chapter 11 – Social Security (60)* *Chapter 12 – Deferred Compensation and Stock Options (31, 32, 33, 61)*
		Class 10	*Chapter 12 (cont'd) – Deferred Compensation and Stock Options (31, 32, 33, 61)* *Chapter 13 – Employee Benefits Part 1 (27, 28, 29, 30)*
Week #6		Class 11	*Chapter 13 (cont'd) – Employee Benefits Part 1 (27, 28, 29, 30)* *Chapter 14 – Employee Benefits Part 2 (27, 28, 29, 30)*
		Class 12	*Chapter 14(cont'd) – Employee Benefits Part 2 (27, 28, 29, 30)* *Review for Comprehensive Final Exam*
		Final Exam	*Complete Final Exam*
Week #7			*Make up Exam and/or Begin Preparing for Estate Planning Course*

Homework Assignments

Week	Date	Class #	Suggested Homework
Week #1		Class 1	*Chapter 1 – All Discussion Questions and Multiple Choice Problems* *Chapter 2 – All Discussion Questions and Multiple Choice Problems* *Chapter 3 – All Discussion Questions and Multiple Choice Problems*
		Class 2	*Chapter 4 – All Discussion Questions and Multiple Choice Problems* *Chapter 5 – All Discussion Questions and Multiple Choice Problems*
Week #2		Class 3	*Chapter 6 – All Discussion Questions and Multiple Choice Problems*
		Class 4	*Chapter 7 – All Discussion Questions and Multiple Choice Problems*
Week #3		Class 5	*Chapter 8 – All Discussion Questions and Multiple Choice Problems*
		Class 6	*Review for Mid Term*
		Mid Term	*Mid Term Exam Covering Chapters 1 - 8*
Week #4		Class 7	*Chapter 9 – All Discussion Questions and Multiple Choice Problems*
		Class 8	*Chapter 10 – All Discussion Questions and Multiple Choice Problems*
Week #5		Class 9	*Chapter 11 – All Discussion Questions and Multiple Choice Problems*
		Class 10	*Chapter 12 – All Discussion Questions and Multiple Choice Problems* *Chapter 13 – All Discussion Questions and Multiple Choice Problems*
Week #6		Class 11	*Chapter 14 – All Discussion Questions and Multiple Choice Problems*
		Class 12	*Review for Comprehensive Final Exam*
		Final Exam	*Complete Final Exam*
Week #7			*Make up Exam and/or Begin Preparing for Estate Planning 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	Supplemental Archived Lectures
1.0	***Qualified Plans Overview***
1.0	***Qualified Plan Testing***
1.0	***SEP's, SIMPLE's and IRA's***
1.0	***Non-Qualified Plans***
1.0	***Qualified Plan Distributions***

General Course Information

I. Expected Outcomes:

Upon completing this course, students will:

- acquire a basic understanding of qualified and non-qualified retirement plans;
- acquire a basic understanding of Social Security benefits; and
- have an awareness of retirement planning goals, taxation and risks;

II. Expanded Description of the Course:

This course will provide students with a fundamental introduction to retirement planning and employee benefits, including public and private retirement plans as well as group and fringe benefits. Specifically, the course will cover the public retirement plans including Social Security, Medicare and Medicaid as well as the private plans including both defined benefit and defined contribution plans. In addition, the course will provide students with an understanding of the regulatory provisions associated with the installation, administration and termination of retirement plans, the specific characteristics of the various plans available including qualified, non-qualified and other tax advantaged plans. Finally, the course will detail employee group and fringe benefits and the taxation of these benefit plans, and the issues that individuals face in retirement.

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 is required.