Finance 7397
Retirement Planning
Spring 2024

Instructor: Margarita Barcenas, CFP®
Office Hours: By Appointment
Email: Message through Canvas

COURSE DESCRIPTION:

The course is designed specifically for students interested in pursuing/exploring a career in the financial planning and wealth management profession and seeking to obtain the CERTIFIED FINANCIAL PLANNER™ designation.

Students will be exposed to retirement needs analyses, types and characteristics of retirement plans, qualified plan rules and options, provisions of tax-advantaged plans, and deferred compensation arrangements. The effects of ERISA on retirement plans are examined and the impact of Social Security on a client's retirement plan is also discussed. Students will gain an understanding of plan distribution options, rules, alternatives and taxation, and will also explore key factors affecting plan selection for businesses and investment considerations for retirement plans.

Topics studied will include:

- Qualified Plan Requirements and Regulatory Plan Considerations
- Defined Benefit and Other Pension Plans
- Profit-Sharing and Other Defined Contribution Plans
- Tax-Advantaged Plans and Nonqualified Plans
- Traditional and Roth IRAs
- Plan Distributions
- Social Security
- Retirement Plan Selection for Employer-Sponsors and Needs Analysis

LEARNING OBJECTIVES:

Learning objectives for this class are those which are outlined in the CFP Board's Student-Centered Learning Objectives for each of the above topics.

CFP® Board Learning Objectives

TEXTBOOKS AND MATERIALS:

We will be utilizing the following Kaplan Financial Education books:

FP515 Registered Programs Retirement Savings and Income Planning -With Online Assessments.

Books may be obtained as follows:

Directly from the publisher utilizing our UH/Kaplan Financial web portal:
UH/Kaplan Financial Planning

Click "Login" Click on "Create an Account". You can then purchase the required texts.

CLASS STRUCTURE:

We will go through all modules of the books.
Class will consist of discussing the important topics in each chapter.
Students will read each module and take a module quiz.

ONLINE MODULE QUIZZES:

After reading a module, you will be required to take a module quiz.

This is a graded assignment and will count towards your final grade in the class.

EXAMS:

We will have 2 tests and a comprehensive final.

This is meant to prepare the student for the types of questions seen on the CFP® exam. If you have been following the material and class discussions and doing well on the module quizzes, you should have no problems with tests and the final exam.

GRADING:

Average of Module Quizzes-20% of Final Grade.
Average of Exams-40% of Final Grade.
Average of Final Exam-40% of Final Grade.

Grading Intervals:

A 90%+
B+85%+
B- 80%+
C+ 75% +
C-70%+
D+ 65%+
D- 60%+
F <60%

PRE-SEMESTER ACTIVITIES:

1) When in the classroom, please have a name tent showing the name you wish to be called on the desk in front of you.

2) Review the functions for Time Value of Money in your financial calculator.

WE WILL BE USING FINANCIAL CALCULATORS. BRING THEM TO CLASS.

You may use any financial calculator you are comfortable with; however, in class we will be solving problems using the TI BA II Plus calculator.

3) Purchase the textbook materials.