Practicum in Personal Financial Planning
FINA 4353
Section No 20201
Spring Semester 2015

Instructor:	John C. Lopez
Office:	The Starbucks in Melcher Hall
Office Hours:	Before and after each class or by appointment
Email:	Through BlackBoard Message
Time:	Tuesdays 11.30 am-1.00 pm
Textbook:	Financial Plan Development Keir Educational Resources ISBN # 978-1-937404-36-9

OBJECTIVE:
This course is for students pursuing the Personal Financial Planning Track. This Track is for students wishing to enter the financial services industry. By the end of the semester, students will be able to analyze a client's personal financial situation, make appropriate observations and recommendations on how this client would obtain their stated financial objectives.

This is a case-based course in which students research financial planning topics and then analyze several family case scenarios and apply personal financial planning techniques and make recommendations which allow the case family to reach their financial goals.

A Hybrid course meeting once per week in the classroom to discuss the cases and student recommendations, between class meetings students will be researching financial planning topics by viewing videos, reading papers, and looking at websites recommended by the instructor. Students will submit summaries of their understanding of each topic along with how to apply these in various situations. Students will also submit case analysis papers for each case.

TEAM PRESENTATIONS:

For each case there will be a team of students who will present recommendations based on the fact patterns of the case.

PRE-SEMESTER ACTIVITIES:

Please create a name tent which shows the name you prefer to be called. I will ask you to place this name tent in front of you during class. I wish to learn your name and this will greatly help me and our guest speakers.

Purchase the textbook; we will be using it!

TEXTBOOK:

Purchase directly from the publisher.

PUBLISHER IS OFFERING A 10% DISCOUNT IF BOOK IS PURCHASED ONLINE. YOU MUST TELL THE PUBLISHER YOU ARE A UNIVERSITY OF HOUSTON STUDENT.

a. : http://www.keirsuccess.com/CFP-Certification/Keir-Textbooks/Financial-Plan-Development-Textbook_6
b. Enter University of Houston in the university field.
c. Put a comment in the notes section to indicate you are entitled to a 10% discount per Shannon Bryant. The discount will then be taken off once it is received by our processing department.

d. You can also call 800-795-5347 and ask for extension 101 (Mary Grace Caudill, Program Coordinator).

GRADING:

No tests, mid-terms or finals will be given in this class. Grading for this course will consist of attendance, class participation, and the quality of the papers submitted and team presentation of financial plans for the assigned cases.

Due to the nature of the class, grades for this class will contain a large element of subjectivity.

Rubrics will be used to grade the components of Class Participation, Submitted Papers, and Team Presentations.

The grading rubrics are available in Blackboard in the Course Syllabus Section.

You will need to bring your A game to this class!

Attendance 10% of Grade
Submitted Papers 35% of Grade
In-class Participation 35% of Grade
Team Presentations 20% of grade

Grading Scale:
95%+ = A
90%+ = A-
85%+ = B+
80%+ = B-
75%+ = C+
70%+ = C-
65%+ = D+

60%+ = D-
<60% = F

ATTENDANCE:

We will have 14 class meetings and you will receive 2 excused absences. There will be no other excused absences for the class so use your excused absences wisely.

If you are late to class, it will count as an absence.

PARTICIPATION

Class participation will be a large component of your grade. You must come to class having read the case and be familiar with the topics. You must actively participate in discussion, offer opinions, challenge others' viewpoints, and be prepared to defend your position with logic, facts and sound reasoning.

All classes will start on time and in order to receive attendance credit you must also be on time and stay for the entire class period unless otherwise cleared by the instructor.

CLASS DECORUM

USE OF COMPUTERS, CELL PHONES, TABLETS, ETC.WILL NOT BE PERMITED. YOU MUST HAVE YOUR ELECTRONIC EQUIPMENT TURNED **OFF.**

YOUR FULL ATTENTION AND PARTICIPATION IN THE CLASS IS REQUIRED.

CLASS SCHEDULE:

Subject to modification

CLASS	**TOPIC**	**ASSIGNMENT**
Week 1	Introductions and General Discussion about being a financial planner. Team Selections	Have a name tent. Bring book to class, Be prepared to tell us why you took this class.
Week 2	Guest Speaker	**Textbook:** Page 8-12 Page 43-49 Page 131-136 Page 163-167 and 172-175 Page 190 **Online** : Research our guest speaker by looking at his company website and biography. Prepare 5 questions for the guest speaker relating to the readings from the textbook and submit these on Blackboard. You must ask the guest speaker two of these questions directly.
Week 3	Insurance Planning	View videos and webpages assigned

		by instructor. Read assigned pages in the book. Write and submit a paper demonstrating your understanding of the topic. Discuss the topics and applications in class.
Week 4	Taxation	"
Week 5	Investments-	"
Week 6	Retirement Planning	"
Week 7	Estate Planning	"
Week 8	Guest Speaker	See Week 2
Weeks 9-14	Case Analysis and Team Presentations One Case will be presented and discussed in each class period. Team members will not need to write a paper for their case; they will need to prepare a presentation.	Read assigned case in textbook. Submit a written recommendation and be prepared to discuss it in class