University of Cincinnati

I. Course Information:

Title: Fundamentals of Financial Planning  
Course #: FIN-4160, FIN-6060  
Credit Hours: 1  
Term: Fall 2016  
Prerequisites: FIN-3080C min grade C/Pass.  
Corequisite: Enrollment in 22ASC, 22BAC, 22CRT, 22DOC, 22GC, 22GOP, 22HON, 22MAS, 22MIN.

II. Instructor Information:

Name: E. Deanna Purvis, CFP®  
Title: Adjunct Instructor  
Office Information: LCB, Room 106  
Office: (513)556-7019  
Email: purvisea@ucmail.uc.edu  
Office Hours: Wednesdays 3:30-4:30 PM EST  
Communication Policy: Students are encouraged to contact me anytime via email. A response will be given within 36-48 hours except on weekends.

III. Course Materials

Required


Options for Purchasing the Text Include:

- Students can order directly from Keir either online (http://www.keirsuccess.com/Products/General-Principles-Textbook) or via phone (800-795-5347). You will receive the University 10% discount, which is usually enough to cover shipping. Text should be received via UPS within 2-3 business days.

IV. Course Description:

FIN 6060 consists of text-book and case coverage of the fundamental principles of developing and implementing a financial plan, extensively examining the elements of an effective financial plan, the information required to make effective financial planning decisions, the set of decisions that must be customized to meet the client's needs, a set of appropriate decision-making criterion, and the elements of an effective process for producing the financial plan and a productive advisor/client relationship. The course focuses on both (1) which financial strategies are most effective at achieving a specific set of client goals and (2) the process of managing the relationship with the client. Through case analyses and experiential exercises, students are exposed to examples of effective and ineffective financial plans and
effective and ineffective advisor/client interaction. FIN 6060 is a one semester credit hour course that is a pre-requisite for the two semester credit hour companion course FIN 6061 (Financial Planning Capstone) in which the student creates an effective financial plan for an actual client.

V. Student Learning Outcomes:

1. Be able to diagram the personal financial planning process. 
2. Recognize unethical practices in the financial planning profession. 
3. Explain the functions and products of financial institutions.
4. Compare mechanisms for controlling personal and professional liability. 
5. Analyze a client’s degree of risk and loss aversion. 
6. Demonstrate effective structured communication. 
7. Explain the CFP Board’s Code of Ethics and Professional Responsibility. 

VI. Instructional Methods:

The following course utilizes the Blackboard (Bb) Learning Management System to provide student-centered online learning that will enhance the teaching and learning process. Through a variety of instructional methods (e.g. discussion boards, video lectures, readings, online assessments, etc.) the learner will become immersed and engaged in the learning process. If you are not familiar with these tools, please visit [https://kb.uc.edu/kbarticles/blackboard-landing.aspx](https://kb.uc.edu/kbarticles/blackboard-landing.aspx).

VII. Course Communication:

University policy requires that the email set up in Blackboard is the primary means of communication. It is advisable that you use your UC email for this purpose and that you check it often. If you choose to change your email in Blackboard to a non-UC email it is your responsibility to ensure you check it frequently. Please see the Student Email Policy for more information.

VIII. Course and Grading Policies:

1. **Course Structure:** Changes to the syllabus, due dates, course requirements or grading requirements will be made as far in advance as possible. Due dates will be clearly marked in Blackboard. All assignments will be submitted via Blackboard using a Word document, PDF document or an Excel document. When completing discussion board assignments please make sure to abide by the rules of netiquette which are posted under course documents.

2. **Missed and/or late examinations, quizzes, and graded exercises:** 
   Students will not get credit for examinations, quizzes, and graded exercises handed in after the due date and time.

3. **LCB Weather Related Protocol:** 
   When inclement weather threatens the safety of the University of Cincinnati community, the Senior Vice President for Administration and Finance may invoke University Rule [3361: 10-55-01](https://kb.uc.edu/kbarticles/blackboard-landing.aspx) and declare an emergency closing.
The Lindner College of Business will observe the university emergency closing protocol for all on-campus classes. During a university emergency closing, all college offices will be closed.

Students should clarify with their course instructors how the closure will affect assignments and deadlines, and whether class information from the missed session(s) will be posted on Blackboard, and/or if the class will meet virtually during the closure.

4. **Criteria for letter grades:**

Your course grades will be based on your performance on the following:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Participation</td>
<td>20 pts.</td>
</tr>
<tr>
<td>Written Assignments (2)</td>
<td>70 pts. Total</td>
</tr>
<tr>
<td>Case Study</td>
<td>50 pts.</td>
</tr>
<tr>
<td>Quizzes (5)</td>
<td>50 pts. Total</td>
</tr>
<tr>
<td>Mid-Term Exam</td>
<td>50 pts.</td>
</tr>
<tr>
<td>Final Exam</td>
<td>85 pts.</td>
</tr>
<tr>
<td><strong>Total Points Available</strong></td>
<td>325 Points</td>
</tr>
</tbody>
</table>

**Grading Scale**

- 94% and above (305+pts.) = A
- 90% (292-304 pts.) = A-
- 87% (282-303 pts.) = B+
- 84% (273-281 pts.) = B
- 80% (260-272 pts.) = B-
- 77% (250-259 pts.) = C+
- 74% (240-249 pts.) = C
- 70% (227-239 pts.) = C-
- 60% (195-226 pts.) = D
- Below 60% (0-194 pts.) = F

**Description of Major Assignments**

- **Class Participation:**
  - Your peers will make your learning experience easier, more pleasant, and, most importantly, more complete. Your comments will be most valuable when they are an expression of facts overlooked, and/or additional perspectives or experiences. High-quality comments will increase your class participation score, and they will make the discussion more valuable for your classmates. Class participation will include in-class comments as well as discussion board comments in Blackboard. Class participation also includes proving feedback to the instructor regarding whether you need clarification on any material being developed/discussed during class sessions.

- **Written Assignments:**
  - There will be two written assignments (specifics to be posted in Blackboard). See Attached Rubric Below.

- **Case Study:**
  - There will be 25 multiple choice questions for the financial planning case. Each question is two points each and the assignment must be completed within 40 minutes once the assessment has started.

- **Quizzes:**
  - In weeks 3, 5, 9, 11 and 13 students will complete a 10 question multiple choice quiz. Each question is one point each and must be completed within 15 minutes once the exam has started.
### IX. Rubrics:

<table>
<thead>
<tr>
<th>Points</th>
<th>Criteria</th>
</tr>
</thead>
</table>
| **35** | Consistently does all or almost all of the following:  
- Accurately interprets evidence statements, graphics, questions, etc.  
- Identifies the salient arguments, reasons and claims; pro and con  
- Thoughtfully analyzes and evaluated major alternative points of view  
- Draws warranted judicious, non-fallacious conclusions  
- Justifies key results and procedures, explains assumptions and reasons  
- Fair-mindedly follows where evidence and reasons lead |
| **25** | Does most or many of the following:  
- Accurately interprets evidence statements, graphics, questions, etc.  
- Identifies relevant arguments, reasons and claims; pro and con  
- Offers analyses and evaluations of obvious alternative points of view  
- Draws warranted, non-fallacious conclusions  
- Justifies some results or procedures, explains reasons  
- Fair-mindedly follows where evidence and reasons lead |
| **20** | Does most or many of the following:  
- Misinterprets evidence statements, graphics, questions, etc.  
- Fails to Identify strong, relevant counter-arguments  
- Ignores or superficially evaluates obvious alternative points of view  
- Draws unwarranted or fallacious conclusions  
- Justifies few results or procedures, seldom explains reasons  
- Regardless of the evidence or reasons, maintains or defends views based on self-interest or preconceptions |
| **5**  | Consistently does all or almost all of the following:  
- Offers biased interpretations of evidence, statements, graphics, questions, information, or the points of view of others  
- Fails to identify or hastily dismisses strong, relevant counter-arguments  
- Ignores or superficially evaluates obvious alternative points of view  
- Argues using fallacious or irrelevant reasons, and unwarranted claims  
- Does not justify results or procedures, nor explain reasons  
- Regardless of the evidence or reasons, maintains or defends views based on self-interest or preconceptions  
- Exhibits close-mindedness or hostility to reason |