BSBA Program Goals
BSBA students will graduate being:

- Effective Communicators
- Critical Thinkers
- Able to Analyze Ethical Problems
- Global in their perspective
- Knowledgeable about the essentials of business

MBA Program Goals
MBA students will graduate with:

- A solid foundation in theoretical concepts and managerial skills needed to lead business organizations.
- The ability to analyze environments in which managers make and implement business decisions.
- The skills to formulate, communicate, and coordinate strategies to solve business problems and pursue opportunities.

FIN589 contributes to these goals through its student learning outcomes:

Course Objectives:
To study the financial planning process including establishing the relationship, gathering data, evaluating financial statement, cash flow and debt considerations, goal programming (including investment, education and retirement funding) and integration of plan elements.

Student Learning Outcomes:
At the end of this course students should be able to:

1. Explain and define the nature of the financial services industry with respect to providing personal financial planning services and compare those services with those provided by professional planners.
2. Describe and execute the steps involved in developing a financial plan
3. Evaluate the trends that make financial planning an emerging profession.
4. Evaluate a client’s psychological attitudes so that a plan can be implemented that is acceptable to the clients.
5. Use communications skills necessary to gather needed client information and to motivate clients to execute advice.
6. Create meaningful family financial statements and interpret them so as to recognize problems and opportunities, strengths and weaknesses.
7. Evaluate client’s emergency funds, preparation for fiscal stress and credit worthiness and their use of debt and propose improvements.
8. Analyze and evaluate various investment alternatives and strategies and match them with specific client needs and objectives.
9. Evaluate a client’s ability to reach their financial objectives and strategies for meeting them. These include investment, education and retirement planning.

Course Introduction
This is a required class for financial services majors and for the SDSU Certificate in Financial Planning. Other students may take the class on an elective basis but should note it is oriented to the professional planner, not simply those interested in their own personal financial issues. Thus, this class has a professional, direct applications orientation. Expect to deal with the actual tools and methods of financial planning. We assume that you desire to be a professional financial planner or at least understand how a professional planner operates. It is essential that you are comfortable with the use of a spreadsheet of your choice, as spreadsheet development is part of the class. If you are not efficient with the use of spreadsheets, it will be necessary that you take the time to learn how to use them.

Course Materials
- Lecture notes and readings will be posted on Blackboard. You are required to read the material in the “required” folder before the class. Readings in the “optional” folder are for your interest.
- A financial calculator (eg. HP10BII) is required.
- I strongly recommend the Wall Street Journal student subscription and FPA membership.
- The financial planning website, click here (www.sdsu.edu/finplan). It has tons of useful information including internship and job opportunities and program alumni (who you can contact for mentoring).

Investment Project
- There will be a semester long investment planning project.
- You will be instructed to execute the steps involved in developing a financial plan.
- To encourage students with different backgrounds to share their experience, you are allowed to form groups of 4-5 people to finish the project.
- Please check documents under “investment planning project” folder on blackboard regarding project instructions, deadlines, requirements and grading policies.

Graduate Student Presentation
Each graduate student will select one “special circumstances” topic and make a 10-min presentation on Dec 3. Topics and instructions will be given out in class.

Grading Policies
Grading for this course consists of
Undergraduate students: mid-term exam (30%), final exam (35%), investment project (30%), and class attendance (5%).
Graduate students: mid-term exam (25%), final exam (30%), investment project (30%), presentation (10%) and class attendance (5%).
- I do not give make-ups unless I am informed of an emergency prior to the date of the exam.
- Incompletes will be considered only if the student has participated in a significant portion of the course and an unforeseen emergency prevents completion.
- I will use plus or minus grades (A- through D- only)
• I will grade on curve. Undergraduate and graduate students will be graded separately.
• Grade ranges after curve: 93%-100%=A; 90%-92%=A-; 87%-89%=B+; 83%-86%=B; 80%-82%=B-; 77%-79%=C+; 73%-76%=C; 70%-72%=C-; 67%-69%=D+; 63%-66%=D; 60%-62%=D-; <60%=F.

**Student Disability Services**

If you are a student with a disability and believe you will need accommodations for this class, it is your responsibility to contact Student Disability Services at (619) 594-6473. To avoid any delay in the receipt of your accommodations, you should contact Student Disability Services as soon as possible. Please note that accommodations are not retroactive, and that I cannot provide accommodations based upon disability until I have received an accommodation letter from Student Disability Services. Your cooperation is appreciated.
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