BSBA Goals:
BSBA students will graduate being Effective Communicators, Critical Thinkers, Able to Analyze Ethical Problems, Global in their perspective, and Knowledgeable about the essentials of business. This class contributes to those goals through its student learning outcomes.

Graduate Program Statements:
MBA students will graduate having a solid foundation in theoretical concepts and managerial skills needed to lead business organizations; an ability to analyze environments in which managers make and implement business decisions; and an ability to formulate, communicate, and coordinate strategies to solve business problems and pursue opportunities.

Course Objectives:
To study the financial planning process including data gathering, cash flow and debt considerations, goal programming (including retirement and education funding), integration of plan elements, plan formulation and implementation. Special emphasis will be placed upon practice management considerations including the establishment of ethical and legal client and professional relationships.

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.

Student Learning Outcomes:
- 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.
- Describe and execute the steps involved in developing a financial plan.
- Evaluate the trends that make financial planning an emerging profession.
- Evaluate a client's psychological attitudes so that a plan can be implemented that is acceptable to the clients.
- Demonstrate communications skills necessary to gather needed client information and to motivate clients to execute your advice.
- Create meaningful family financial statements and interpret them so as to recognize problems and opportunities, strengths and weaknesses.
- Evaluate client’s emergency funds, preparation for fiscal stress and credit worthiness and their use of debt and propose improvements.
- Evaluate the economic environment to understand how it may affect clients’ plans including interest, inflation and growth rates.
• Analyze and evaluate various investment alternatives and strategies and match them with specific client needs and objectives.
• Operate a financial planning practice while meeting the ethical, legal, regulatory and business constraints within which planners operate.
• Evaluate a client’s ability to reach their financial objectives and strategies for meeting them. These include retirement, insurance, education, asset acquisition, and standard of living goals, among others.

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 is www.sdsu.edu/finplan. It has tons of useful information including internship and job opportunities and program alumni (who you can contact for mentoring).

Assignments
• To encourage students with different backgrounds to share their experience, you are encouraged to form groups of 3-4 people to finish the assignments. Please submit the name of group members by September 6.
• Assignments are graded on a point system. Each assignment consists of a possible ten points.
• There will be four assignments. Your assignment grade will consist of the total points for the top three assignments.
• Each assignment is to be your own team’s work. Each team member will get the same score based on the quality of the work. You only need to submit one copy of the work as a team. If a team member is found to make no contribution to the work, I have the right to deduct points from the individual student’s final score.

Class participation
• You need to sign up for a news article presentation and a class activity to get full credits (5 points each).
• Go to “Discussions” on Blackboard to check for the requirements.
• I won’t grade your work, you need to create a new thread under the forum and post your materials on blackboard, and prepare to present it in class to get full credits.

Grading Policies
Grading for this course consists of mid-term exam (30%), final exam (30%), investment project (10%), assignments (15%), class attendance (5%) and class participation (10%).

• 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.
• Undergraduate grades shall be: A, outstanding achievement; B, praiseworthy performance; C satisfactory performance; D, minimally passing and F, failing.
• Graduate grades shall be: A, superior performance; B, satisfactory performance; C, minimally passing; D, unacceptable for graduate degree credit and F, failing.
• I will use plus or minus grades (A- through D- only)
• Students get class participation credits by participating in class activities announced in the lectures. There is another 5% for class attendance.
• I will grade on curve. Undergraduate and graduate students will be graded separately.
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May 15 **Final exam**