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.

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. The same holds true for the use of a financial calculator.

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 useful information including internship and job opportunities and program alumni (who you can contact for mentoring).

Graduate Student Presentation
Each graduate student will select one “special circumstances” topic and make a 10-min presentation on December 13th. Topics and instructions will be given out in class.

Grading Policies
- Undergraduate students: mid-term exam (30%), final exam (30%), homework (20%), and class attendance (20%).
- Graduate students: mid-term exam (30%), final exam (30%), presentation (10%), homework (15%), and class attendance (15%).
- I do not give make-ups unless I am informed of an emergency prior to the date of the exam.
- 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.
• **Grade of Incomplete.** A grade of Incomplete (I) indicates that a portion of required coursework has not been completed and evaluated in the prescribed time period due to unforeseen, but fully justified, reasons and that there is still a possibility of earning credit. It is your responsibility to bring pertinent information to the instructor and to reach agreement on the means by which the remaining course requirements will be satisfied. The conditions for removal of the Incomplete shall be reduced to writing by the instructor and given to you with a copy placed on file with the department chair until the Incomplete is removed or the time limit for removal has passed. A final grade is assigned when the work agreed upon has been completed and evaluated. An Incomplete shall not be assigned when the only way you could make up the work would be to attend a major portion of the class when it is next offered. Contract forms for Incomplete grades are available at the Office of the Registrar website.

**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.

**Academic Honesty**
The University adheres to a strict policy regarding cheating and plagiarism. These activities will not be tolerated in this class. Become familiar with the policy (http://www.sa.sdsu.edu/srr/conduct1.html). Any cheating or plagiarism may result in failing this class and/or a disciplinary review by Student Affairs.

**Examples of Plagiarism include but are not limited to:**
- Using sources verbatim or paraphrasing without giving proper attribution (this can include phrases, sentences, paragraphs and/or pages of work)
- Copying and pasting work from an online or offline source directly and calling it your own
- Using information you find from an online or offline source without giving the author credit
- Replacing words or phrases from another source and inserting your own words or phrases
- Submitting a piece of work you did for one class to another class
- If you have questions on what is plagiarism, please consult the policy and this helpful guide from the Library

**Turnitin**
Students agree that by taking this course all required papers may be subject to submission for textual similarity review to Turnitin.com for the detection of plagiarism. All submitted papers will be included as source documents in the Turnitin.com reference database solely for the purpose of detecting plagiarism of such papers. You may submit your papers in such a way that no identifying information about you is included. Another option is that you may request, in writing, that your papers not be submitted to
Turnitin.com. However, if you choose this option you will be required to provide documentation to substantiate that the papers are your original work and do not include any plagiarized material.

Table 1: Class Schedule including Class, Date, Content; Assignments; Tests, Chapter, CEP Topic, and Assigned Homework

<table>
<thead>
<tr>
<th>Class #</th>
<th>Date</th>
<th>Content; Assignments; Tests</th>
<th>Chapter Readings</th>
<th>CFP Topic</th>
<th>Assigned Homework (Due the next week)</th>
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| 1      | 8/30/16    | • Course Introduction  
• Personal Financial Planning  
• Life Cycle Approaches  
• Financial Strategies    | Dalton 1,3       | B1        | None                                |
| 2      | 9/6/16     | Guest Lecturer Dr. Warschauer  
• Developing Financial Statements | Dalton 4 plus Dalton pages 86 - 100 | B2        | None                                |
| 3      | 9/13/16    | Guest Lecturer Dr. Warschauer  
• Consumer Protection  
• Cash Flow  
• Debt Management  
• Economic Assumptions | Dalton 3 Dalton 15 (pages 731 - 754) | A6, B3, B4   | None                                |
| 4      | 9/20/16    | Guest Lecturer Dr. Warschauer  
• Education Funding | Dalton 8         | C1 - C5   |                                      |
| 5      | 9/27/16    | • Time Value of Money Concepts | Dalton 7 Lecture Notes | B13       |                                      |
| 6      | 10/4/16    | • Ethics and Standards of Professional Conduct | Dalton 16 | A1 - A4    |                                      |
| 7      | 10/11/16   | • Planning for Special Circumstances  
• Midterm Review | Dalton 17       |           |                                      |
| 8      | 10/18/16   | Midterm Exam | Lecture Notes |           |                                      |
| 9      | 10/25/16   | • Review Midterm Exam Review  
• Accumulation Phase  
• Investments: Equity & Fixed Income | Dalton 9        |           |                                      |
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<th>Date</th>
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<td>11/1/16</td>
<td>Portfolio Construction, Mutual Funds, ETF's, Index Funds</td>
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<td>11/8/16</td>
<td>Insurance &amp; Annuities</td>
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<td>Distribution Planning</td>
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<td>12/13/16</td>
<td>Graduate Student - Presentations, Final Exam Review</td>
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<td>17</td>
<td>12/20/16</td>
<td>Final Exam</td>
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