Syllabus HS 333

Personal Financial Planning: Comprehensive Case Analysis

The American College

Instructor:

Craig Lemoine

Contact Information and Office Hours:

Please email the instructor at craig.lemoine@theamericancollege.edu. Office hours are presented on the attached course outline and are available upon request. Due to the travel schedule of the instructor, email and posting in the Blackboard forums are the preferred mechanisms of communication.

Required Text:


Description:

This course applies students’ knowledge and skill set in personal financial planning techniques to a comprehensive case study. Students will integrate core financial planning disciplines of retirement, investment, risk management, income tax, employee benefits and general principles into a prioritized comprehensive financial plan.

Grading:

Final grades are assessed on the student’s ability to complete and master the course learning objectives through the application of a written financial plan and oral financial planning presentation. Students will receive either a pass or fail grade for this course.

Students failing the written or oral requirements of the course will receive extensive feedback. Students may appeal written or oral grade determinations to a panel consisting of three faculty members after re-enrolling in the course. Decisions made by the appellate committee are final.
Learning Objectives:

Upon completion of this course, the student will be able to:

1. Demonstrate a comprehensive understanding of the content found within the Financial Planning curriculum and effectively apply and integrate this information in the formulation of a financial plan.

2. Effectively communicate the financial plan, both orally and in writing, including information based on research, peer, colleague or simulated client interaction and/or results emanating from synthesis of material.

3. Collect all necessary and relevant qualitative and quantitative information required to develop a financial plan.

4. Analyze personal financial situations, evaluating clients’ objectives, needs, and values to develop an appropriate strategy within the financial plan.

5. Demonstrate logic and reasoning to identify the strengths and weaknesses of various approaches to a specific problem.

6. Evaluate the impact of economic, political, and regulatory issues with regard to the financial plan.

7. Apply the CFP Board Financial Planning Practice Standards to the financial planning process.

8. Discuss ethical frameworks of Insurance, Retirement and Comprehensive financial planning.

9. Utilize and experience financial planning software packages and their role in analyzing and developing a comprehensive financial plan.
Structure:

Students must complete the following course requirements to achieve course credit.

Written Case Study: Students are required to complete a written case study based on a set of facts, videos and financial statements. The case study can be found on Blackboard. The case study is assessed based on the attached grading rubric. A pass or fail grade is assigned. Students will be given extensive feedback through the case study process; and will have the ability for instructors to review and make comments on draft versions of financial plans as they complete their final case study. Unsuccessful students will be allowed to submit an additional case study and should consider faculty feedback upon re-submission. Students may pay an additional fee for re-submitting a final plan.

Oral Presentation: Students must prepare a live thirty-minute presentation emulating a live client meeting. In the presentation, students must address major areas of their financial plan and answer faculty questions. The oral presentation is assessed based on the attached grading rubric. Students can pre-record their presentations, but must be available for a thirty-minute live question and answer session. Students can present their oral presentations live at The American College; virtually through The American College’s virtual classroom WIMBA; or submit a video presentation of their plan online and follow up with a 30 minute phone call from a faculty member. Students who are unsuccessful at their oral presentation may pay an additional fee for re-submitting an oral presentation.

Feedback: Students are required to submit a one page reflective paper after completing their oral and written presentations. This paper will be reviewed by professor Lemoine and used to enrich the experience of future students. Feedback must be a minimum of 100 words, and address what the student most and least enjoyed through the case study experience. Any suggestions to creating a better course are welcome. Feedback is a required component of completing the course.
Format:

The course will be available to students in three formats. Student pricing may vary according to which course format they chose.

Virtual: The virtual program is similar to other American College Courses.

Students are required to read *Financial Planning: Process and Environment, 23rd edition* answer online quiz questions and watch asynchronous videos developed for this case study class. Students will be required to complete a series of video learning objectives and master exam questions at the end of each video segment. Students are subject to the Written and Oral Case Studies when completing the virtual course.

Webinar: Webinars include eight hours of synchronous cohort based lectures, presented either in a one day 8-hour format or two hours per evening over four weeks. Students are required to attend the live-online courses and participate in class discussions. Additionally, students will be required to participate in some virtual components of the class. Students are required to read the course text and complete online exercises. They are subject to the written and oral case study when taking a webinar class. Students will have access to faculty over blackboard forums, emails and telephone calls through the webinar process.

Intensive Review: Students will participate a 20-hour live review class meeting over three days. In the review class they will learn financial planning techniques, participate in a hands on review of software and interact with clients. Students will complete elements of their written plan over the review class and make oral presentations live at the end of the intensive review process. Before attending this live course; students will be required to complete mandatory elements of the virtual course as well as read the text.
ADA Statement

If a student has a disability that qualifies under the Americans with Disabilities Act (ADA) and requires accommodations, he/she should contact The College for information on appropriate policies and procedures. Disabilities covered by ADA may include learning, psychiatric and physical disabilities, or chronic health disorders. Students can contact The College if they are not certain whether a medical condition/disability qualifies.

Scheduling:

Students should register for the academic quarter in which they plan on presenting their comprehensive financial plan. Students will need to contact their assigned faculty member to schedule their oral presentation.

Note to Students

Students should be aware that this is a time intensive course. HS 333 requires textbook readings, attending eleven online courses, viewing innovative video content, composing a written plan and effectively delivering a comprehensive financial plan. Students should expect to dedicate a minimum of ten hours per week to complete this course.

Students should enroll in this course after completing at least four other CFP® track courses.

Questions

Any questions about the design and structure of this course can be sent directly to the professor: craig.lemoine@theamericancollege.edu