Course Instructor

Craig Lemoine, CFP, is the instructor for this course. Professor Lemoine is assistant professor of financial planning and the Jarrett L. Davis Distinguished Professorship in Financial Planning Technology at The American College.

Email: craig.lemoine@theamericancollege.edu

Office hours are available upon request. Professor Lemoine has a robust travel schedule; phone messages may not be returned in a prompt manner. E-mails will be returned within 72 hours; please include DP1000 in the subject line for a faster response time.

Course Description

This Seminar in Financial Planning will provide students with an understanding of the doctoral process and the academic environment of retirement and financial planning as well as preparing them for more advanced course work including a general overview of consumption theory, pension decisions, portfolio theory, retirement decisions, savings rates and adviser behavior. This seminar will also function as a tool to enhance student composition, referencing and publication ability.

Learning Objectives

This course is designed to expose students to numerous elements of financial planning while simultaneously encouraging and enhancing composition, rhetoric and reasoned discussion. Upon completion of the class, students should be able to:

1. Understand the goals, mission and operating structure of The American College.
2. Write more clearly and concisely.
3. Understand the mechanics of APA style.
4. Properly cite references.
5. Understand conference, journal and academic organizations within retirement and financial planning.
6. Understand the comprehensive nature of financial and retirement planning.
7. Develop a general overview of consumption theory, pension decisions, portfolio theory, retirement decisions, savings rates and adviser behavior.
Study Materials

Course materials include four textbooks, and course readings found in the readings binder and on Blackboard. This syllabus is also presented on Blackboard. If you lose your password or need assistance in accessing Blackboard, please contact the Office of Instruction Design at 610-526-1327.

Books and Readings

Books in chronological order:


Readings in chronological order:

Assessment

This course has a layered assessment strategy which includes active participation in discussion, creation of quality projects and timely completion of midterm and final exams. Final course grades will be assigned according to the following rubric:

<table>
<thead>
<tr>
<th>Grade Component</th>
<th>Expectation</th>
<th>Portion of Final Grade</th>
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<tbody>
<tr>
<td>Participation in lecture</td>
<td>Students are expected to have read all material before class and actively participate in class discussions. Full participation will require students to make a minimum least three thoughtful statements in each class and be prepared to act as a discussant on articles and book readings.</td>
<td>10%</td>
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<tr>
<td>Discussion board posts</td>
<td>Students are expected to make a minimum of two weekly discussion board posts. Post topics will be associated with required readings and content covered in the lecture. Students must contribute one unique perspective and comment on another student’s perspective. Discussion board posts must be professional, accurately formatted and provide critical analysis of the week’s topic. Discussion board posts should be a minimum of 100 words in length.</td>
<td>20%</td>
</tr>
<tr>
<td>Midterm exam</td>
<td>Students will be given a midterm exam four weeks into the course. Students will have one week to complete it, and should format the exam according to the APA Publication Manual. Additional details about the midterm exam will be provided during the course. Students will have the opportunity to submit a draft of the midterm prior to a final grading date.</td>
<td>30%</td>
</tr>
<tr>
<td>Final exam</td>
<td>Students will be given a final exam nine weeks into the course. Students will have two weeks to complete the exam, and should format it according to the APA Publication Manual. Additional details about the final exam will be provided during the course.</td>
<td>40%</td>
</tr>
<tr>
<td>Extra credit</td>
<td>The existence, type, formation and weighting of any possible extra credit is completely subject to the discretion of the instructor.</td>
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Grade Scale:

- A 90 – 100
- B 80 – 89
- C 70 – 79
- F below 70
Academic Policies

Statement of Academic Integrity

Academic integrity is essential to any educational institution because the main purpose of such institutions is the discovery and transmission of knowledge and the pursuit of truth. Integrity requires that individuals represent themselves as they are, without pretense or exaggeration. In the case of presenting one’s work to be evaluated, it is important that the work of others not be presented as one’s own.

In academic exercises, as in business enterprises, honesty and straightforwardness are essential. To co-opt the work of another and represent it as one’s own is plagiarism. Plagiarism is a violation of the academic integrity policy of this institution and a contravention of professional and personal ethics. For those in the business of evaluating the worth of someone’s academic work, plagiarism deliberately creates a misrepresentation of the nature and quality of a student’s work.

Just as a true professional must at times put aside personal gain for the sake of doing what is right, a student must reject acting dishonestly or without integrity, and present only that work as his or her own which indeed is his or her work. Anything less is a form of cheating and misrepresentation and is intolerable in an academic community. Acts of cheating or misrepresentation constitute serious violations of academic ethics and can result in the student’s failing a course and/or possible dismissal from the program. If a student needs clarification regarding this policy, he or she should seek counsel from his or her course professor or the Academic Dean.

Students are prohibited from utilizing administrative assistants, interns, staff or associates; as well as any outside help to prepare or make discussion posts, projects, papers or exams.

Students with Disabilities

Current policies regarding students with disabilities can be found at TheAmericanCollege.edu/student-resources.

Refund Requests

All requests for refunds must be made in writing to the Office of the Graduate School, The American College, 270 S. Bryn Mawr Ave., Bryn Mawr, PA 19010. Refunds are subject to the discretion of the Graduate School Dean.

Course Change Policy

Due to the dependence of various and multiple forms of technology, not all of which we control, there may arise the need to alter or change the course calendar or content. Any such change, and it’s reason, will be clearly stated and communicated to the students.
Schedule of Assignments

A majority of weeks will have synchronous online classes. Students are expected to attend and participate in all synchronous online classes. Two weeks will be virtual asynchronous weeks and require students to make significant contributions to online forums, watch video learning objectives or other similar tasks. Virtual classes are identified in the course outline.

Week 1:
Welcome to The American College
• Discuss the course; meet your colleagues and instructor.
• Meet the administration, faculty and digital librarian. (LO1)
• Discuss The Elements of Style, 4th edition. (LO2)

Week 1 Reading (complete before class)
• The Elements of Style, 4th Ed
• American Psychological Association Publication Manual, Chapters 1–3

Week 1 Assignment
• Post to class discussion board your reasons for joining the Ph.D. program. Utilize the skills and technique learned from your readings. (LO3)

Week 2:
Referencing and Critical Analysis
• Discuss referencing styles and techniques (LO4)
• Critically evaluate A Random Walk Down Wall Street (LO3)

Week 2 Reading (complete before class)
• A Random Walk Down Wall Street

Week 2 Assignment
• Prepare 2–3 slides discussing A Random Walk Down Wall Street. The first slide should capture what you learned/enjoyed in the book; the second, any criticism of the book; and the third should contain correctly formatted sources/readings you would recommend to continue learning about the topics presented in the book. E-mail your slides to the instructor a minimum of one hour before class. (LO3, LO4)
• Post topic (to be determined) to class discussion board. Utilize the skills and techniques learned from your readings. (LO3)

Week 3:
An Introduction in Consumer Behavior
• Discuss consumer behavior and the consumption function. (LO6, LO7)
• Serve as a discussant. (LO3, LO5)

Week 3 Readings

**Week 3 Assignments**

• Prepare to serve as a discussant for both readings. A discussant is responsible for summarizing the reading, addressing the strengths, weaknesses and future areas of research. This is a seminal reading in consumer theory; students should focus on advancing the hypothesis. Prepare 3–4 slides for each reading and e-mail them to the instructor a minimum of one hour before class. Discussants will be randomly selected from the pool of submissions. (LO3, LO5)

• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3)

**Week 4:**

**Introduction to Retirement Planning**

• Discuss retirement planning concepts and literature. (LO6, LO7)

• Serve as a discussant. (LO3, LO5)

• Discuss the midterm exam.

**Week 4 Readings**


**Week 4 Assignments**

• Prepare to serve as a discussant for both readings. (LO3, LO7)

• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO7)

**Week 4 Midterm Exam**

• Students will be given a midterm exam. Due date will be provided on the exam.

**Week 5 **Virtual Class**

**Introduction to Portfolio Theory**

• Actively participate in online discussions regarding Markowitz, the Nobel Prize in Economics, and online research tools. (LO2, LO3, LO6)

• Actively participate in current financial planning events online discussion. (LO6)

**Week 5 Readings**


**Week 5 Assignment**

• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO6)
Week 6
Personal and Family Financial Planning as an Academic Institution
• Describe financial planning. (LO6, LO7)
• Discuss the study of financial planning in traditional college and university settings. (LO7)
• Guest lecturer: The History and Archives of Financial Planning

Week 6 Readings

Week 6 Assignments
• Prepare to serve as a discussant for both readings. (LO3, LO6, LO7)
• Participate in discussion: The History and Archives of Financial Planning (LO6)
• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO6, LO7)
• Students should contact the instructor and discuss their class performance. Individual appointments will be available through e-mail.

Week 7
Discussion of Retirement Planning and Investment Strategy
• Discuss portfolio allocation and investment selection. (LO7)
• Discuss journals, conferences and proceedings. (LO3)

Week 7 Readings

Week 7 Assignment
• Prepare to serve as a discussant for both readings. (LO3, LO6, LO7)
• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO6, LO7)

Week 8
Introduction to Banking and Regulation
• Review regulatory acts in retirement and financial planning. (LO6)
• Discuss current events in banking and pensions. (LO6)

Week 8 Readings

Week 8 Assignment
• Prepare to serve as a discussant for both readings. (LO3, LO6, LO7)
• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO6, LO7)

Week 9
Investment Decisions and Retirement Planning
• Discuss retirement planning and portfolio selection. (LO6, LO7)
• Discuss final exam.

Week 9 Readings

Week 9 Assignment
• Prepare to serve as a discussant for all readings. (LO3, LO6, LO7)
• Post topic (to be determined) to class discussion board. Utilize the technical information, skills and techniques learned from your readings. (LO3, LO6, LO7)

Week 9 Final Exam
• Students will be given a final exam. Due date will be provided on the exam.

Week 10 **Virtual Class**
Final Exam
• Students will receive final exam.
• Instructor will be available for individual consultation by appointment.
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President, The American College Alumni Association