Finance 4370
Applied Personal Financial Planning
Spring, 2018

Instructor: Cheryl McGaughey
Office: RAS 248
Phone: 486-6466
Email: Cheryl.McGaughey@angelo.edu
Office Hours: 10-11 M-F and by appointment

Class Description: This class integrates the financial planning content areas into the development of comprehensive financial plans.

Learning Objectives: Upon completion of this course, the student will be able to: demonstrate a comprehensive understanding of financial planning and effectively apply this information in the formulation of a financial plan; effectively communicate the financial plan; collect all necessary information required to develop a financial plan; analyze personal financial situations; demonstrate logic and reasoning to identify strengths and weaknesses of various financial approaches; evaluate the impact of economic, political and regulatory issues with regard to a financial plan; and apply appropriate financial planning standards to the financial planning process. Students will be assessed based on a comprehensive financial plan assignment.

Prerequisite: Senior standing

Text: The Case Approach to Financial Planning by Grable, Klock & Lytton
Published by the National Underwriter Company (2nd edition)

Supplemental: Financial calculator

Grading:

Grades will consist of 80% exams and 20% class assignments and cases. One exam grade will be dropped. There will be no makeup exams. If an exam is missed, it will count as the dropped exam. Class assignments will be done in class, using books and notes, and may be done on a group basis. There will be no makeups for class assignments.
Exam material is as follows:

- Exam I: Chapters 1-2
- Exam II: Chapters 3-4
- Exam III: Chapters 5; 9
- Exam IV: Chapters 10;12
- Final Exam: Chapter 13

**Academic Honesty:** Students are expected to maintain complete honesty and integrity in the classroom. Any student found guilty of dishonesty in academic work is subject to disciplinary action.

**Students with Disabilities:** Reasonable accommodation for students with disabilities will be made. Students desiring academic accommodations must contact the Student Life Office and are encouraged to do so early in the semester.

**Cell Phone Policy:** The use of cell phones is not generally an educational tool for this course and often hinder the educational process. Therefore, the use of cell phones, including texting, is prohibited without prior permission of the instructor. Cell phones should be turned off or in silent mode during class.

**Finance 4370 Schedule - Spring 2018**

- **Wednesday, Jan. 17** - Chapter 1 – Planning Process
- **Friday, Jan. 19** - Chapter 2 – Time Value of Money
- **Monday, Jan. 22** - Chapter 2 - Time Value of Money
- **Wednesday, Jan. 24** - Chapter 2 – Time Value of Money
- **Friday, Jan. 26** - Chapter 2 – Time Value of Money
- **Monday, Jan. 29** - Chapter 2 – Time Value of Money
- **Wednesday, Jan. 31** - Chapter 2 – Internal Rate of Return
- **Friday, Feb. 2** - Chapter 2 – Net Present Value
- **Monday, Feb. 5** - Chapter 2 – Effective Interest Rate
  - **Exam I**
- **Wednesday, Feb. 7** - Chapter 3 – Fin. Stmts/Budgets
- **Friday, Feb. 9** - Chapter 3 – Financial Ratios
- **Monday, Feb. 12** - Chapter 3 – Cash Flow Strategies
- **Wednesday, Feb. 14** - Chapter 3 – Refinancing Options
- **Friday, Feb. 16** - Chapter 3 - Home Equity Loans
- **Monday, Feb. 19** - Chapter 4 – Income Taxes
Wednesday, Feb. 21
Friday, Feb. 23
Monday, Feb. 26
Wednesday, Feb. 28
Friday, March 2
Monday, March 5
Wednesday, March 7
Friday, March 9
March 12-16
Monday, March 19
Wednesday, March 21
Friday, March 23
Monday, March 26
Wednesday, March 28
Friday, March 30
Monday, April 2
Wednesday, April 4
Friday, April 6
Monday, April 9
Wednesday, April 11
Friday, April 13
Monday, April 16
Wednesday, April 18
Friday, April 20
Monday, April 23
Wednesday, April 25
Friday, April 27
Monday, April 30
Wednesday, May 2
Friday, May 4

Chapter 4 – Tax Strategies

Exam II
Chapter 5 – Whole Life Insurance
Chapter 5 - Term Life Insurance
Chapter 5 - Variable/Universal Ins.
Chapter 5 - Insurance Estimates
Chapter 5 - Insurance Strategies
Chapter 9 – Homeowner Insurance

Spring Break
Chapter 9 – Auto Insurance
Chapter 9 – Liability & Bus. Ins.

Exam III
Chapter 10 – Investment Basics
Chapter 10 – Common Stock

Holiday
Chapter 10 – Common Stock
Chapter 10 – Bonds
Chapter 10 – Other Investments
Chapter 12 – Investment Ethics
Chapter 12 – Retirement Estimates
Social Security
Chapter 12 – 401(k) Plans
Chapter 12 - Annuities

Exam IV
Chapter 13 - Ethics
Chapter 13 - Wills
Chapter 13 - Wills
Chapter 13 – Legal Documents
Chapter 13 - Trusts
Chapter 13 – Estate Strategies