Finance 4370  
Applied Personal Financial Planning  
Spring, 2019

Instructor:  Cheryl McGaughey  
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Office Hours:  10-11 M-F, 2:45-3:45 MW, 1:30-2 TT, 3:15-3:45 TT  
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:  HP 10B II 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.

**College of Business Code of Ethics**

Students, faculty, administrators and professional staff of the College of Business should always:

Be forthright and truthful in dealings with all stakeholders
Take responsibility for one’s actions and decisions
Serve as an example of ethical decision-making and behavior to others
Admit errors when they occur, without trying to conceal them
Respect the basic dignity of others by treating them as one would wish to be treated.
Finance 4370 Schedule - Spring 2019

Monday, Jan. 14
Wednesday, Jan. 16
Friday, Jan. 18
**Monday, Jan. 21**
Wednesday, Jan. 23
Friday, Jan. 25
Monday, Jan. 28
Wednesday, Jan. 30
Friday, Feb. 1
**Monday, Feb. 4**
Wednesday, Feb. 6
Friday, Feb. 8
Monday, Feb. 11
Wednesday, Feb. 13
Friday, Feb. 15
Monday, Feb. 18
Wednesday, Feb. 20
Friday, Feb. 23
**Monday, Feb. 25**
**Wednesday, Feb. 27**
Friday, March 1
Monday, March 4
Wednesday, March 6
Friday, March 8
**March 11-15**
Monday, March 18
Wednesday, March 20
**Friday, March 22**
Monday, March 25
Wednesday, March 27
Friday, March 29
Monday, April 1
Wednesday, April 3
Friday, April 5
Monday, April 8

Chapter 1 - Introduction
Chapter 1 – Planning Process
Chapter 2 – Time Value of Money

**Holiday**
Chapter 2 – Time Value of Money
Chapter 2 – Time Value of Money
Chapter 2 – Internal Rate of Return
Chapter 2 – Net Present Value
Chapter 2 – Effective Interest Rate

**Exam I**
Chapter 3 – Fin. Stmts/Budgets
Chapter 3 – Financial Ratios
Chapter 3 – Cash Flow Strategies
Chapter 3 – Refinancing Options
Chapter 3 - Home Equity Loans
Chapter 4 – Income Taxes
Chapter 4 – Income Taxes
Chapter 4 – Income Taxes

**Exam II**

**Exam II**
Chapter 5 – Whole Life Insurance
Chapter 5 – Term/Var. & Univ. Life
Chapter 5 – Ins. 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
Chapter 10 – Common Stock
Chapter 10 – Common Stock
Chapter 10 – Bonds
Chapter 10 – Other Investments
Chapter 10 – Investment Ethics
Wednesday, April 10  
Chapter 12 – Retirement Estimates

Friday, April 12  
Chapter 12 - Social Security

Monday, April 15  
Chapter 12 – 401(k) Plans

Wednesday, April 17  
Exam IV

Friday, April 19  
Chapter 13 - Wills

Monday, April 22  
Chapter 13 - Wills

Wednesday, April 24  
No Class

Friday, April 26  
No Class

Monday, April 29  
Chapter 13 – Legal Documents

Wednesday, May 1  
Chapter 13 - Trusts

Friday, May 3  
Chapter 13 – Estate Strategies