

FINC 3364.D10

General Insurance Planning

Course Description/Overview

Theory of insurance and risk; types of insurance companies; contract terms and clauses; basic features of life, property, liability, and health insurance from a consumer's viewpoint.

This course covers all insurance planning topics required for the Certified Financial Planner™ (CFP®) program. The textbook is approved by the CFP® Board. If you plan to take the CFP® exam, you should keep your textbook for review. CFP® and Certified Financial Planner™ are certification marks owned by the Certified Financial Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP® Board's initial and ongoing certification requirements.

Prerequisite Knowledge

None

Course Technology

Internet access necessary. Course materials may be found on the university's blackboard system at <http://blackboard.angelo.edu>

Class Meeting Times

ONLINE. Discussion boards, lesson plans, etc.

Location: RAS 103

Technical Support

The Technology Service Center (TSC) may be contacted by calling (325) 942-2911 or 1-866-942-2911 or by email at helpdesk@angelo.edu

Faculty/Instructor Information

Rush Seaver

Adjunct Professor

Phone: 512-525-3804

E-Mail: kyle.seaver@angelo.edu

Course Objectives

Learning Objectives:

Upon completion of this course, students will be able to:

1. Comprehend key insurance terminology and contract features
2. Evaluate client insurance and risk management needs.
3. Identify and explain features of private and public insurance available to meet each identified need.
4. Demonstrate the ability to appropriately select from available products to meet clients' needs.
5. Integrate tax implications into insurance decisions
6. Demonstrate analytical skills necessary to make optimal decisions relative to insurance products and alternative strategies

Assessment Methods

You will demonstrate that you have met the objectives above through a combination of exams, homework, and online assessments that will measure your learning.

Course Textbook and Required Readings

Title: Insurance Planning

Edition: 6th

Publication Date: 2018

Publisher: Money Education

ISBN: 978-1-946711-53-3

Authors: James F. Dalton, Michael A. Dalton, Thomas P. Langdon, Joseph M. Gillice

Other readings will be assigned in a timely manner as needed and will be provided to you as PDF, in MS Word format, or as a link to an online resource.

Grading Policies

This course employs the following to measure student learning.

- o 20% = Exam #1
- o 20% = Exam #2
- o 20% = Weekly Assignments
- o 40% = Semester Project

Angelo State University employs a letter grade system. Grades in this course are determined on a percentage scale:

- A = 90 – 100 %
- B = 80 – 89 %
- C = 70 – 79 %
- D = 60 – 69 %
- F = 59 % and below.

Response Time

Exams will normally be returned within seven days. Response to emails will normally be within 24 hours Monday through Friday

Missed/Late Work

There are no makeups!!! Your homework, assignments, and quizzes must be completed online timely or you will receive a zero. Your two lowest grades in the Weekly Assignments Category will be dropped. **NO EXAMS WILL BE DROPPED.** Exams must be taken as scheduled. Only the most severe emergencies will be considered as excuses for missing an exam. Should you miss an exam for such an emergency, every effort should be made to contact me prior to the scheduled exam. If you are unable to contact me before the scheduled exam time, then you should contact me as soon as is possible after you have missed such an exam. Inordinate delay will result in you not being allowed to make up the exam.

Participation/Absenteeism

In order to succeed in this class, you must be present for all classes. Since this class only meets once a week, it is crucial to be present and on time for every class.

Final Exam

Your final exam will be the semester project. This will be explained to you.

Course Policies

Academic Honesty and Integrity

Angelo State University expects its students to maintain complete honesty and integrity in their academic pursuits. Students are responsible for understanding and complying with the university Academic Honor Code, which is in both print and web versions of the ASU Student Handbook.

Academic integrity is expected. This includes, but is not limited to, any form of cheating, plagiarism, unauthorized sharing of work, or unauthorized possession of course materials. The professor assumes that all students can be trusted. Please do not violate this trust. Violation of academic integrity will result in a failing grade for the course.

It is the professor's intention to be as fair and impartial as is humanly possible. Therefore, all students will be asked to adhere to the same set of guidelines and rules UNLESS there are disabilities or documented extenuating circumstances that have been discussed with the professor and the Student Life Office. Please make sure you inform the professor as soon as any situation arises. Do NOT wait until the problem is compounded by poor class performance, poor attendance, etc.

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

Courtesy and Respect

Courtesy and respect are essential ingredients to this course. We respect each other's opinions and respect others points of view at all times while in our class sessions. The use of profanity and harassment of any form is strictly prohibited (Zero Tolerance), as are those remarks concerning one's ethnicity, life style, religion, etc., violations of these rules will result in appropriate disciplinary actions.

Accommodations for Disability

ASU is committed to the principle that no qualified individual with a disability shall, on the basis of disability, be excluded from participation in or be denied the benefits of the services, programs or activities of the university, or be subjected to discrimination by the university, as provided by the Americans with Disabilities Act of 1990 (ADA), the Americans with Disabilities Act Amendments of 2008 (ADAAA), and subsequent legislation.

Student Affairs is the designated campus department charged with the responsibility of reviewing and authorizing requests for reasonable accommodations based on a disability, and it is the student's responsibility to initiate such a request by emailing studentservices@angelo.edu, or by contacting:

Mrs. Dallas Swafford
Director of Student Development
Office of Student Affairs
University Center, Suite 112
325-942-2047 Office
325-942-2211 FAX
Dallas.Swafford@angelo.edu

Student absence for religious holidays

As stated in the Angelo State University Operating Policy and Procedures (OP 10.19 Student Absence for Observance of Religious Holy Day), a student who intends to miss class to observe a religious holy day should make that intention known in writing to the instructor prior to the absence. A student who is absent from classes for the observance of a religious holy day shall be allowed to take an examination or complete an assignment scheduled for that day within a reasonable time after the absence.

Course Drop

To view information about how to drop this course or to calculate important dates relevant to dropping this course, you can visit http://www.angelo.edu/services/registrar_office/course_drop_provisions.php.

Incomplete as a Course grade

As stated in the Angelo State University Operating Policy and Procedure (OP 10.11 Grading Procedures), the grade "I" is given when the student is unable to complete the course because of illness or personal misfortune. For undergraduates, an "I" that is not removed before the end of the next long semester automatically becomes an "F". A graduate student will be allowed one year to remove a grade of "I" before it automatically becomes an "F". To graduate from ASU, a student must complete all "I's".

Grade Appeal Process

As stated in the Angelo State University Operating Policy and Procedures (OP 10.03 Student Grade Grievances), a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, has experienced inequitable evaluation procedures, or inappropriate grading practices, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the grade appeal process and the number of days allowed for completing the steps in the process, see Operating Procedure 10.03 at: <http://www.angelo.edu/content/files/14196-op-1003-grade-grievance>.

FIN 3364.D10 Course Outline Fall 2021

Fall/ 2021

Week/Dates	Topic/Chapter/Reading Assignment	Tasks -- See note below re: Due Dates.
#1 8/23-8/29	Chapter 1: Introduction to Insurance	Acquire Book ASAP! Read Chapter 1
#2 8/30-9/5	Chapter 2: Characteristics of Insurance	Weekly Assignment Due Date: 9/5/21
#3 9/6-9/12	Chapter 2: Characteristics of Insurance (Continued)	Weekly Assignment Due Date: 9/12/21
#4 9/13-9/19	Chapter 3: Health Insurance	Weekly Assignment Due Date: 9/19/21
#5 9/20-9/26	Chapter 4: Life Insurance	Weekly Assignment Due Date: 9/26/21
#6 9/27-10/3	Chapter 4: Life Insurance (Continued)	Weekly Assignment Due Date: 10/3/21
#7 10/4-10/10	EXAM WEEK (Chapters 1-4)	EXAM 1 - DUE 10/10/21
#8 10/11-10/17	Chapter 5: Disability Insurance	Weekly Assignment Due Date: 10/17/21
#9 10/18-10/24	Chapter 6: Long-term care Insurance	Weekly Assignment Due Date: 10/24/21
#10 10/25-10/31	Chapter 7: Annuities	Weekly Assignment Due Date: 10/31/21
#11 11/1-11/7	EXAM WEEK (Chapters 5-7)	EXAM 2 - DUE 11/7/21
#12 11/8-11/14	Chapter 8: Property & Liability Insurance	Weekly Assignment Due Date: 11/14/21
#13 11/15-11/21	Chapter 8: Property & Liability Insurance (Continued)	Weekly Assignment Due Date: 11/21/21
#14 11/22-11/28	Chapter 8: Property & Liability Insurance (Continued)	Weekly Assignment Due Date: 11/28/21
#15 11/29-12/5	Chapter 9: Credit Protection	Prepare for Semester Project Presentation
#16 12/6-12/12	SEMESTER PROJECT PRESENTATIONS	