



Undergraduate Course Syllabus

FIN 350: Advanced Personal Financial Planning

Center: Online

Course Prerequisites

FIN 340 and ACC 330

Course Description

In this course, students will be introduced to the comprehensive financial planning process and will develop financial knowledge on a range of financial planning concepts. The psychology of financial planning and best practices in the field will be explored. Students will analyze diverse client scenarios to determine and effectively communicate appropriate financial recommendations.

Certified Financial Planner™ (CFP®)

This course includes coverage of the following CFP® Certification Principal Knowledge Topics:

Category	Topic
B. General Principles of Financial Planning	B.7 Financial planning process
B. General Principles of Financial Planning	B.8 Financial statements
B. General Principles of Financial Planning	B.9 Cash flow management
B. General Principles of Financial Planning	B.10 Financing strategies and debt management
B. General Principles of Financial Planning	B.13 Education needs analysis
B. General Principles of Financial Planning	B.14 Education savings vehicles
B. General Principles of Financial Planning	B.15 Education funding
B. General Principles of Financial Planning	B.16 Gift/income tax strategies
E. Tax Planning	E.38 Characteristics and income taxation of business entities
E. Tax Planning	E.40 Tax reduction/management techniques
F. Retirement Savings and Income Planning	F.44 Retirement needs analysis
F. Retirement Savings and Income Planning	F.45 Social Security and Medicare planning
F. Retirement Savings and Income Planning	F.46 Eldercare and special needs planning
F. Retirement Savings and Income Planning	F.47 Types of retirement plans
F. Retirement Savings and Income Planning	F.48 Qualified plan rules and options
F. Retirement Savings and Income Planning	F.49 Non-qualified plan rules and options
F. Retirement Savings and Income Planning	F.50 Key factors affecting plan selection for businesses
F. Retirement Savings and Income Planning	F.51 Distribution rules and taxation
F. Retirement Savings and Income Planning	F.52 Retirement income and distribution strategies
H. Psychology of Financial Planning	H.65 Client and planner attitudes, values, biases

Category	Topic
H. Psychology of Financial Planning	H.66 Behavioral finance
H. Psychology of Financial Planning	H.67 Sources of money conflict
H. Psychology of Financial Planning	H.68 Principles of counseling
H. Psychology of Financial Planning	H.69 General principles of effective communication
H. Psychology of Financial Planning	H.70 Crisis events with severe consequences

Refer to the [CFP® Certification Principal Knowledge Topics](#) to review all topics.

Course Competencies

This course covers the following competencies, which represent the knowledge and skills relevant to your field:

- FIN-31989: Analyze a client's current financial situation, needs, and wants
- FIN-31990: Evaluate financial planning options to inform recommendations
- FIN-31991: Make recommendations that are in a client's best interests

Required Materials

Using your learning resources is critical to your success in this course. Please purchase directly through the [SNHU Online Bookstore](#) rather than any other vendor. Purchasing directly from the bookstore ensures that you will obtain the correct materials and that the IT Service Desk, your advisor, and the instructor can provide you with support if you have problems.

Fundamentals of Financial Planning

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

Money Education

Seventh Edition

2021

ISBN: 978-1-946711-39-7

You are required to purchase **one** of the following calculators for this course. These calculators are available through the SNHU Online Bookstore:

- HP 10BII+ - Financial Calculator
- HP 12C Business Calculator
- Texas Instruments BA-II Plus: Advanced Financial Calculator

Bongo

The following equipment will be needed to complete the Bongo activities in this course:

- Mac or PC desktop or laptop (not a mobile device or tablet)
- Webcam
- Microphone

For more detailed technical requirements, refer to [this document](#).

Diversity, Equity, and Inclusion

As indicated in our core values, SNHU is committed to “embrace diversity where we encourage and respect diverse identities, ideas, and perspectives by honoring difference, amplifying belonging, engaging civilly, and breaking down barriers to bring our mission to life.”

This may or will be reflected in SNHU’s curriculum as we embrace and practice diversity, equity, and inclusion (DEI) to provide the most transformative experience for our students, faculty, and staff. Because topics pertaining to DEI can be sensitive, please remember that embodying and practicing diversity, equity, and inclusion is one of our core values that you will encounter throughout the academic experience. In higher education, we are expected to think and engage critically. Use a growth mindset to embrace the diverse readings, course assignments, and experiences of your peers and faculty.

For more information about DEI at SNHU, please visit our website at the [Office of Diversity and Inclusion](#).

Instructor Availability and Response Time

Your class interaction with the instructor and your classmates will take place on a regular, ongoing basis. Your instructor will be actively engaged within the course throughout the week. You will normally communicate with your instructor in the weekly discussions or the General Questions discussion topic so that your questions and the instructor’s answers benefit the entire class. You should feel free, however, to communicate with your instructor via SNHU email at any time, particularly when you want to discuss something of a personal or sensitive nature. Your instructor will generally provide a response within 24 hours. Instructors will post grades and feedback (as applicable) within seven days of an assignment’s due date, or within seven days of a late submission.

Grade Distribution

Assignment Category	Number of Graded Items	Point Value per Item	Total Points
Discussions	6	20	120
Quizzes	8	25	200
Client Spotlight Reflections	3	20	60
Journal Activities	3	20	60
Milestones	2	105	210
Project	1	350	350
			Total Course Points: 1,000

This course may also contain non-graded activities. The purpose of these non-graded activities is to assist you in mastering the learning outcomes in the graded activity items listed above.

University Grading System: Undergraduate

Grade	Numerical Equivalent	Points
A	93–100	4
A-	90–92	3.67
B+	87–89	3.33

Grade	Numerical Equivalent	Points
B	83–86	3
B-	80–82	2.67
C+	77–79	2.33
C	73–76	2
C-	70–72	1.67
D+	67–69	1.33
D	60–66	1
F	0–59	0
I	Incomplete	
IF	Incomplete/Failure *	
IP	In Progress (past end of term)	
W	Withdrawn	

* Please refer to the [policy page](#) for information on the incomplete grade process.

Grading Guides

Specific activity directions, grading guides, posting requirements, and additional deadlines can be found in the Assignment Information section of the course.

Weekly Assignment Schedule

All reading and assignment information can be found within each module of the course. Assignments and discussion posts during the first week of each term are due by 11:59 p.m. Eastern Time. Assignments and discussion posts for the remainder of the term are due by 11:59 p.m. of the student's local time zone.

In addition to the textbook readings that are listed, there may be additional required resources within each module.

Module	Topics and Assignments
1	Reading: <i>Fundamentals of Financial Planning, Chapters 1 and 2</i> 1-1 Quiz: Financial Planning Process 1-2 Discussion: Introduction 1-3 Journal: Emotional Intelligence
2	Reading: <i>Fundamentals of Financial Planning, Chapters 3 and 4</i> 2-1 Quiz: Budgeting 2-2 Reflection: Client Profile Spotlight 2-3 Milestone One
3	Reading: <i>Fundamentals of Financial Planning, Chapter 7</i> 3-1 Quiz: Time Value of Money 3-2 Discussion: Financial Motivations 3-3 Journal: Time Value of Money and Personal Bias

Module	Topics and Assignments
4	Reading: <i>Fundamentals of Financial Planning, Chapter 11</i> 4-1 Quiz: Retirement Planning and Income Concepts 4-2 Discussion: Retirement Planning 4-3 Reflection: Client Profile Spotlight
5	Reading: <i>Fundamentals of Financial Planning, Chapters 8 and 13</i> 5-1 Quiz: Education Planning and Tax Planning 5-2 Discussion: Funding Education 5-3 Milestone Two
6	Reading: <i>Fundamentals of Financial Planning, Chapter 9, "Investment Risks" section, and Chapter 15, "Macroeconomics" section</i> 6-1 Quiz: Investment Risks and Macroeconomics 6-2 Discussion: Impacts of a Stock Market Decline 6-3 Reflection: Client Profile Spotlight
7	Reading: <i>Fundamentals of Financial Planning, Chapter 17</i> 7-1 Quiz: Special Circumstances 7-2 Project: Personalized Financial Goal Plan With Presentation
8	Reading: <i>Fundamentals of Financial Planning, Chapter 16</i> Reading: CFP Board® Code of Ethics and Standards of Conduct 8-1 Quiz: Code of Ethics and Standards of Conduct 8-2 Discussion: Ethics 8-3 Journal: DEI in Financial Planning

Course Participation

Course participation is required within the first week of the term for all online courses. *Participation* in this context is defined as completing one graded assignment during the first week of the course. Otherwise, students will be administratively removed for nonparticipation. Students who do not participate during the first week may forfeit their rights to be reinstated into the course. Students who stop attending a course after the first week and who do not officially withdraw will receive a grade calculated based on all submitted and missed graded assignments for the course. Missed assignments will earn a grade of zero. See the [course withdrawal policy](#) and the [full attendance policy](#) for further information.

Late Assignments

Students who need extra time may submit assignments (excluding discussion board postings) up to one week after the assignment due date. Discussion board submissions will not be accepted for credit after the deadline except in extenuating circumstances.

- A penalty of 10 percent of the total value of the assignment will be applied to the grade achieved on the late assignment regardless of the day of the week on which the work is submitted.
- Students who submit assignments more than one week late will receive a grade of zero on the assignment unless they have made prior arrangements with the instructor.

Students must submit all assignments no later than 11:59 p.m. (in their own time zone) on the last day of the term. No assignments are accepted after the last day of the term unless an incomplete has been submitted. See the [incomplete grades policy](#).

There may be times an instructor makes an exception to the late assignment policy. Instructors may accept late work, including discussion board posts, with or without prior arrangement.

- Exceptions to the late policy on these grounds are left to the instructor's discretion, including whether the late penalty is applied or waived. Students should not assume that they will be allowed to submit assignments after the due dates.
- If an instructor finds that they are unable to determine whether an exception to the late policy would be appropriate without documentation, the collection and review of student documentation should be handled through the Dispute Resolution team in order to protect the student's privacy. In these cases, students should file a [Student Concern Dispute form](#) to have the circumstances reviewed.

If a student is experiencing (or knows they will experience) a circumstance, including pregnancy, that is protected under the Americans with Disabilities Act or Title IX, they are encouraged to contact the [Online Accessibility Center \(OAC\)](#) as soon as possible to explore what academic accommodations might be offered. Instructors must honor all deadlines established through the OAC.

Student Handbook

Review the [student handbook](#).

ADA/504 Compliance Statement

Southern New Hampshire University (SNHU) is dedicated to providing equal access to individuals with disabilities in accordance with Section 504 of the Rehabilitation Act of 1973 and with Title III of the Americans with Disabilities Act (ADA) of 1990, as amended by the Americans with Disabilities Act Amendments Act (ADAAA) of 2008.

SNHU prohibits unlawful discrimination on the basis of disability and takes action to prevent such discrimination by providing reasonable accommodations to eligible individuals with disabilities. The university has adopted the [ADA/504 Grievances Policy](#) (version 1.2 effective October 16, 2017), providing for prompt and equitable resolution of complaints regarding any action prohibited by Section 504 or the ADA.

For further information on accessibility support and services, visit the [Disability and Accessibility Services](#) webpage.

Academic Integrity Policy

Southern New Hampshire University requires all students to adhere to high standards of integrity in their academic work. Activities such as plagiarism and cheating are not condoned by the university. Review the [full academic integrity policy](#).

Copyright Policy

Southern New Hampshire University abides by the provisions of United States Copyright Act (Title 17 of the United States Code). Any person who infringes the copyright law is liable. Review the [full copyright policy](#).

Withdrawal Policy

Review the [full withdrawal policy](#).

Southern New Hampshire University Policies

More information about SNHU policies can be found on the [policy page](#).