COURSE DESCRIPTION

The course objective is to learn about the financial planning process and insurance concepts for individuals and corporations in financial planning. These concepts may be used to prepare for the Financial Planning and Insurance section of the CFP® exam. This course is essential for anyone considering the field of financial planning. It will also enhance your own personal understanding of individual and business planning and insurance. This course is designed to bring practical experience and examples through interactive lectures.

COURSE MATERIALS

Text Book Required: Copies placed on reserve at Library

The Tools & Techniques of Financial Planning, 10th Edition
Authors: Leimberg, Satinsky, Doyle, Jr., Jackson
Publisher: Leimberg Library, The National Underwriter Company
ISBN-9781936362844

The Tools & Techniques of Life Insurance Planning, 5th Edition
Authors: Stephan R. Leimberg, Robert J. Doyle, Jr., and Keith A. Buck
Publisher: Leimberg Library, The National Underwriter Company
ISBN-9781938130892

Books can also be ordered at: www.nucollege.com
CLASS ORGANIZATION & ADMINISTRATION

This course is designed to help students develop skills and knowledge in the following area(s): Financial Planning & Insurance

Students who complete this course will demonstrate the following: Understanding of The Financial Planning Process & Insurance

Students develop these skills and knowledge through the following course activities and assignments: Interactive Lecture, Text book reading, Practical examples and review planning scenarios
PREQUISITES

This is an elective course. It may be used to prepare for the financial planning and insurance section of the CFP® exam. All students should enroll in this class understanding that even though there are not perquisites, a high level of commitment is necessary to successfully complete this course.

ACADEMIC INTEGRITY

I do NOT tolerate cheating. Students are responsible for understanding the RU Academic Integrity Policy (http://academicintegrity.rutgers.edu/files/documents/AI_Policy_2013.pdf). I will strongly enforce this Policy and pursue all violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” I will screen all written assignments through SafeAssign or Turnitin, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See business.rutgers.edu/ai for more details.

ATTENDANCE AND PREPARATION POLICY

Reading Assignments and Practice Problems: All readings and assignments will be assigned the day of class for the following class. We will cover the important chapters and concepts for the CFP® Financial Planning and Insurance section. Take notes during lectures.

Topics to Cover:

- Principles and Processes in Financial Planning
- Financial Planning Concepts
- Fundamentals of Financial Planning
- Legal Issues in Financial Planning
- Other Financial Planning Disciplines
- Life Insurance Planning
- Disability Insurance Planning
- Long-Term Care Insurance Planning
- Annuities

Expect me to attend all class sessions. I expect the same of you. If I am to be absent, my department chair or I will send you notice via email and Blackboard as far in advance as possible. If you are to be absent, report your absence in advance at https://sims.rutgers.edu/ssra/. If your absence is due to religious observance, a Rutgers-approved activity, illness, or family emergency/death and you seek makeup work, also send me an email with full details and supporting documentation within 2 days of your first absence. Please note that class attendance is an important part of your grade and includes participation and periodic quizzes.

For weather emergencies, consult the campus home page. If the campus is open, class will be held.

Expect me to arrive on time for each class session. I expect the same of you. If you are going to be tardy, please understand that it will impact your attendance record for the class.
Expect me to remain for the entirety of each class session. I expect the same of you. If you are going to leave early, then please understand it will impact your attendance record for the class.

Expect me to prepare properly for each class session. I expect the same of you. Complete all background reading and assignments. You cannot learn if you are not prepared. The minimum expectation is that for each one-hour class session, you have prepared by studying for at least twice as many hours.

Expect me to participate fully in each class session. I expect the same of you. Stay focused and involved. You cannot learn if you are not paying attention.

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**CLASSROOM CONDUCT**

Students should behave professionally at all times. Please turn all phones on silent during class time. There should be no phone calls unless an emergency and no texting. Students should raise their hands before making comments or asking questions. You may leave to the bathroom, but not during exams unless a department escort is available. All belongings will need to be left behind. Laptop use is only available for taking class notes. There is no sleeping in class and no side conversations allowed during lectures or exams. You will be required to change your normal seating arrangements during exams. Failure to comply with classroom conduct will negatively impact your final grade.

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**EXAM DATES AND POLICIES**

There are 2 exams and 4 quizzes in this course.

Midterm Exam: March 11th. This will be a closed book exam. Format will be multiple choice, short answer and true/false. Only a basic calculator, HP10B, HP12C will be allowed for exams. Calculators that store any data are prohibited.

Final Exam: May 13th. This will be a closed book exam. Format will be multiple choice, short answer and true/false. Only a basic calculator, HP10B, HP12C will be allowed for exams. Calculators that store any data are prohibited.

Quizzes: There will be 4 quizzes. Each one will be announced the class prior. Its important to attend each class. Format will be multiple choice, short answer and true/false. Only a basic calculator, HP10B, HP12C will be allowed for exams. Calculators that store any data are prohibited.

During exams, the following rules apply:

If you have a disability that influences testing procedures, provide me an official letter from the Office of Disability Services at the start of the semester.

- No cell phones or other electronics are allowed in the testing room.
- You must show a valid Rutgers photo ID to enter the room and to turn in the exam.
- Alternate seating; do not sit next to another student or in your usual seat.
FINAL GRADE ASSIGNMENT
Course grades are determined as follows:

Class attendance, participation & assignments 10%
Quizzes 20%
Midterm 30%
Final 40%

-No Extra credit
- Exams and quizzes will be reviewed in a class following the exam/quiz date – grades will be available for review in class within 2 weeks

Your final grade is not subject to negotiation. If you feel I have made an error, submit your written argument to me within one week of receiving your final grade. Clarify the precise error I made and provide all due supporting documentation. If I have made an error, I will gladly correct it. But I will adjust grades only if I have made an error. I cannot and will not adjust grades based on consequences, such as hurt pride, lost scholarships, lost tuition reimbursement, lost job opportunities, or dismissals. Do not ask me to do so. It is dishonest to attempt to influence faculty in an effort to obtain a grade that you did not earn, and it will not work.
Finance (22:390:341)

COURSE SCHEDULE

All classes are scheduled and will be held in accordance with the University academic schedule unless notified otherwise. There may be throughout the semester a class cancelation or guest lecture to speak to the class. Students will be advised of this in advance of class.

SUPPORT SERVICES


If you are a military veteran or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. http://veterans.rutgers.edu/

If you are in need of mental health services, please use our readily available services. Rutgers University-Newark Counseling Center: http://counseling.newark.rutgers.edu/

If you are in need of physical health services, please use our readily available services.

Rutgers Health Services – Newark: http://health.newark.rutgers.edu/

If you are in need of legal services, please use our readily available services: http://rusls.rutgers.edu/

If you are in need of additional academic assistance, please use our readily available services. Rutgers University-Newark Learning Center: http://www.ncas.rutgers.edu/rlc
Rutgers University-Newark Writing Center: http://www.ncas.rutgers.edu/writingcenter]