

BAD 67 Course Outline as of Fall 2017**CATALOG INFORMATION**

Dept and Nbr: BAD 67 Title: FINANCIAL PLANNING

Full Title: Financial Planning & Investment

Last Reviewed: 1/24/2011

Units	Course Hours per Week		Nbr of Weeks		Course Hours Total	
Maximum	3.00	Lecture Scheduled	3.00	17.5	Lecture Scheduled	52.50
Minimum	3.00	Lab Scheduled	0	6	Lab Scheduled	0
		Contact DHR	0		Contact DHR	0
		Contact Total	3.00		Contact Total	52.50
		Non-contact DHR	0		Non-contact DHR	0

Total Out of Class Hours: 105.00

Total Student Learning Hours: 157.50

Title 5 Category: AA Degree Applicable

Grading: Grade or P/NP

Repeatability: 00 - Two Repeats if Grade was D, F, NC, or NP

Also Listed As:

Formerly:

Catalog Description:

Personal and business investment alternatives and means of financing them. Methods of planning and management of personal finances given projected levels of income and expenditure. Influence of economic conditions and tax rates on investment alternatives.

Prerequisites/Corequisites:**Recommended Preparation:**

Eligibility for ENGL 100 or ESL 100

Limits on Enrollment:**Schedule of Classes Information:**

Description: Personal and business investment alternatives and means of financing them. Methods of planning and management of personal finances given projected levels of income and expenditure. Influence of economic conditions and tax rates on investment alternatives. (Grade or P/NP)

Prerequisites/Corequisites:

Recommended: Eligibility for ENGL 100 or ESL 100

B. Lending, Bonds & Interest Rates

1. asset allocation
2. certificates of deposit
3. corporate bonds
4. mortgage-backed securities
5. municipal bonds
6. mutual funds
7. general concepts of tax shelters
8. US government securities
9. zero-coupon bonds

C. Stock market

1. commodities
2. common stocks
3. convertible securities
4. put and call stock options
5. world wide investing

D. Tax Free and Tax Deferred Investing

1. fixed annuities
2. variable annuities

E. Planning for Retirement

1. rate of return computations
2. gold and other precious metals
3. overall retirement plan evaluation
 - a. 401(k)
 - b. 403(b)
 - c. pension plans
4. real estate as a retirement tool
5. Simplified Employee Pension (SEP)
 - a. Uniform Transfer to Minors Act Accounts (UTMA)
 - b. Uniform Gift to Minors Act Account (UGMA)
 - c. direct ownership

F. Saving for Education

1. calculating college education needs
2. 529 plans vs. UTMA

G. Tips on Tax Planning

1. evaluate life insurance products
2. traditional Individual Retirement Accounts (IRA)
3. Roth IRA

H. Internet Investment Options

I. Real Estate

1. Personal Residence
2. Investment Property

J. Life, health and disability insurance

K. Estate planning

1. wills
2. trusts

Assignment:

1. Reading in text of 16-50 pages weekly
2. Written case studies
3. 2 to 3 midterm exams and a final exam

4. In-class written assignments
5. Participation in classroom activities
6. Term paper: financial plan

Methods of Evaluation/Basis of Grade:

Writing: Assessment tools that demonstrate writing skills and/or require students to select, organize and explain ideas in writing.

Term paper, written assignments	Writing 30 - 65%
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Problem Solving: Assessment tools, other than exams, that demonstrate competence in computational or non-computational problem solving skills.

Written case studies	Problem solving 10 - 30%
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Skill Demonstrations: All skill-based and physical demonstrations used for assessment purposes including skill performance exams.

None	Skill Demonstrations 0 - 0%
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Exams: All forms of formal testing, other than skill performance exams.

Midterms and final exam: Multiple choice, True/false	Exams 10 - 35%
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Other: Includes any assessment tools that do not logically fit into the above categories.

Participation	Other Category 5 - 10%
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Representative Textbooks and Materials:

The Tools and Techniques of Financial Planning, Leimberg, Satinsky, LeClair and Doyle, Jr. 9th Edition. Published by NuLaw Services. 2009.