



FIN 3060.001 Syllabus

For additional course information, including prerequisites, corequisites, and course fees, please refer to the Catalog: <https://catalog.uvu.edu/>

Semester: Spring

Course Prefix: FIN

Course Title: Intro to the Personal Financial Planning Profession

Year: 2025

Course and Section #: 3060-001

Credits: 3

Course Description

This course is designed as an introductory course to the Personal Financial Planning (PFP) profession. Provides an overview of the skills and knowledge sets required to be a PFP professional including an outline of business models and practice management issues within the industry. Includes a review of basic PFP processes such as the time value of money, cash and debt management, personal financial statement analysis, education funding, and related issues.

Course Attributes

This course has the following attributes:

- General Education Requirements
- Global/Intercultural Graduation Requirements
- Writing Enriched Graduation Requirements
- Discipline Core Requirements in Program
- Elective Core Requirements in Program
- Open Elective

Other: *Click here to enter text.*

Instructor Information

Instructor Name: Luke Dean KB 432-c Luke.Dean@uvu.edu

Student Learning Outcomes

Expected Learning Outcomes:

Upon successful completion of the course, students should be able to:

1. Understand the Personal Financial Planning profession
2. Understand the practice standards and code of ethics of the CFP® Board
3. Create and analyze personal financial statements
4. Understand the financial planning data gathering process and client behavior
5. Understand the types of debt used in personal finance
6. Understand and apply the concepts of time value of money
7. Compute the financial need for education funding
8. Understand and explain how to improve retirement lifestyle

9. Understand investments and basic portfolio design and be able to explain these concepts
10. Have an advanced understanding of terminology in Personal Financial Planning
11. Understand the principles of Risk Mgmt and how to protect yourself via insurance and other risk management techniques
12. Have a basic understanding of how to create a financial plan for a sample client

Methods for Assessing the Expected Learning Outcomes:

The expected learning outcomes for the course will be assessed through: in-class assignments/participation, quizzes, projects, case study, and exams.

Course Materials and Texts

- Fundamentals of Financial Planning, Money Education. 6th edition (older editions are fine, they are 95% similar).
 - Financial Calculator: TI BA-II+ or comparable (not alpha programmable)
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Course Requirements

Course Assignments, Assessments, and Grading Policy

Canvas: This course will be managed through Canvas. You are responsible for checking the site regularly for announcements and emails. **Computer problems will not be accepted as an excuse for not uploading assignments on time.** Allow ample time to deal with computer glitches.

Backing Up Work: As this course is computer file intensive, you should have multiple ways of backing up your work. You are responsible for your files. Using computers and jump drives are a good backup source, but those occasionally fail. You should absolutely use another cloud-based storage such as Dropbox, GoogleDocs, or Box. Losing a computer file is not an excuse for late work in this age of computer and storage technology.

Teaching Procedures: The class will be conducted in a discussion and application format. Be prepared to discuss, ask questions, and complete application problems relating to the material assigned for each class period. This will require that you **read the material prior to the class period** during which it will be discussed. Although many of the issues covered in the readings will be discussed in class, all the areas covered in the readings will not be part of class discussion. Canvas will be used to disseminate information to you during the semester. It is your responsibility to keep up with assignment and reading due dates for Canvas postings.

Communication with the Instructor: All student e-mails will be sent through Canvas. Since you are business students, I expect your emails to be professional and well written. I will do my best to answer your e-mails as soon as possible, usually within 24 hours on weekdays; don't hold your breath on weekends. If I do not answer you within 48 hours, please resend the email.

Grade Disputes: Although grading is done in a fair manner, grade disputes arise. If you have an issue with a grade, email the professor with a brief explanation of why you think you deserve the points within one week (7 days) of the posted assignment grade. The email should be written in a professional and clear style.

Academic Honesty: Academic honesty is expected. Students who violate University rules on scholastic dishonesty are subject to disciplinary penalties, including the possibility of failure in the course and dismissal from the University. Since dishonesty harms the individual, fellow students, and the integrity of the University, policies on scholastic dishonesty will be strictly enforced. Each student is expected to follow the honor code and behave in accordance with the rules of the University as outlined in the Code of Student Conduct. **I will not stand cheating!!!**

Plagiarism: Plagiarism occurs when a student submits work that is not his or her own. This includes copying from printed materials, websites, or from other people. Any assignment containing plagiarized material will automatically be graded as zero. See the above description from the UVU policy manual. Plagiarism may also result in failing the entire course and discipline as outlined in the university's Students Rights & Responsibilities. Students who do not thoroughly understand methods of proper documentation should request assistance from the instructor.

Classroom Environment Policies: Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to ensure that all students have an opportunity to gain from time spent in class, classroom policies are:

- Start class on time, end class on time. Come prepared to participate!
- Stay in class! If you must leave early, sit near the door.
- Turn off the cell phones prior to starting class.
- No use of laptops, iPads, or other electronic devices in class. It just ends up being a distraction to others. I will call you out in class.
- Interact and support a collaborative learning environment.
- Reflect professional behavior by demonstrating ethical behavior.
- Always respect the other members of the class.

All assignments must be completed independently. While it is fine to discuss assignments with each other, including helping each other with how to do the work, each student will turn in a unique and individually prepared project. All work submitted (including spread sheets, forms, and written work) must be your own work. If not, this will be considered academic dishonesty.

Some of the assignments will require Excel spreadsheets that you will create. If you do not have a good working knowledge of Excel it is up to you to gain it. There are resources on campus that offer assistance. If you have any concerns regarding Microsoft Office, let me know. Copying a spreadsheet from someone else is a form of plagiarism and will be dealt with as academic dishonest. Do not do it!

The writing center is a great resource to help improve your writing skills. They offer one-on-one tutoring sessions to help you with any concerns you may have about your writing. Tutoring sessions are easily scheduled online and are 100% free. There is a satellite location in the Woodbury Building in WB45A.

Other resources include Academic Tutoring and the Math Lab. Academic tutoring has a business lab with specific knowledge on tutoring business students as well as homework help (WB111). The Math Lab provides drop-in tutoring, online tutoring, and free one-on-one

tutoring (LA201).

Assignment Descriptions

In-Class Assignments/Participation/Attendance: Participation will be based on in-class participation, in-class assignments and attendance. Simply showing up for class will not be sufficient to earn full points for participation. In addition, it is expected that you will have **read the assigned material before it is discussed in class**. Although many of the issues covered in the readings will be discussed in class, all areas covered in the readings will not be part of class discussion. You are encouraged to participate in class. Participation is based on class attendance and exhibiting a positive attitude, as demonstrated by attentive, courteous, and respectful behavior at all times. The nature of this course encourages an interactive forum, and everyone has something valuable to contribute. Disruptive or rude behavior includes side conversations and using technology as a distraction. Any such action will not be tolerated.

Professional Activities: Students will need to attend out-of-class professional events or participate in activities over the course of the semester. These events include:

- Resume review at the career center (10 points each, 10 points max.)
- Mock interview at the career center (10 points each, 10 points max.)
- Summary of an article in the Journal of Financial Planning (10 points each, 10 points max.)
- Conducting an interview with a non-relative professional (10 points each, 10 points max.)
- Local professional meetings such as Utah FPA meetings or FSP meetings in SLC) (20 points each, 40 points max.)
- Attending Student Financial Planning Association meetings (10 points each, 20 points max.)
- Attending a national event sponsored by PFFA (e.g., FPA, AICPA PFP, Schwab Impact, T3 Technology Conference, NAPFA) (40 points max.)
- From time to time in class, other meetings and event will be announced that will also fulfill this assignment. A current listing of major scheduled events are located on UVU's PFP website <http://www.uvu.edu/woodbury/personal-financial-planning/events/index.php>

Students must prepare a one-page (double-spaced) summary of each event attended for credit explaining what they learned and how it influenced your perspective of profession. You will submit your summaries to Canvas in ONE document with a heading (include: the name of the event, the date of the event, and the number of points).

Quizzes: There will be two major quizzes given throughout the semester. The purpose of the TVM quiz is to test your knowledge of time value of money and your ability to apply it in a personal finance scenario. The second quiz is on the CFP Board's Code of Ethics. The quizzes are solo projects and therefore are NOT to be done with the aid of students from current or previous semesters. Cheating will result in a minimum of zero points for the quiz.

Projects: All projects will be based on a single case study that will be introduced during class. There will be several projects that include multiple aspects of the financial planning process.

Exams: All exams are mandatory. Exams will be a combination of multiple choice, T/F, and calculation or short answer questions. If for some reason you must be absent on an exam date, please make arrangements prior to that date to take the exam. Should something unusual occur on the day of an exam to prevent you from coming, we will discuss the situation. Make-up exams are not guaranteed.

Late Work Policy: No late work will be accepted.

Grading

Grades of A are reserved for only those students demonstrating a mastery of material and a high level of performance and participation in class. There will be no extra credit. Final course grades will be based on the following. Points and assignments are subject to change as needed during the semester to make the most of the educational experience.

	Points	Percent
In-Class Assignments/Participation		
Professional Activities	50	
Quizzes		
TVM Quiz	100	
Ethics Quiz		
Projects:		
Financial Statements (Budget, Cash Flow, Net Worth)	100	
Education Funding		
Other Financial Sections (ins., tax, inv., ret. & est.)	100	
Case Study/ Final Plan	125	
Mid-term Exams	300	
Final Exam	150	
Total	1300	

The following grading scale will be used to determine final grades:

Percentage Earned	Grade Earned
94-100	A
90-93	A-
87-89	B+
84-86	B
80-83	B-
77-79	C+
74-76	C
70-73	C-
67-69	D+
64-66	D
60-63	D-
< 60	F

Required or Recommended Reading Assignments

See course calendar

General Description of the Subject Matter of Each Lecture or Discussion

See course calendar

COURSE CALENDAR/Projected Schedule*

*Can change as needed throughout the semester per class needs

Section	Week	Date	Topic	Reading	What's due?	CFP Topics
Intro to the Profession	1	1/7	Course Introduction, Expectations; Investopedia Simulator Intro			
		1/9	12 Tribes of Financial Planning	Syllabus	Intro Assgt. Start Inv Sim Obtain book & calculator	1. Financial Planning process
	2	1/14	12 Tribes of Financial Planning; Ch 1; Intro to PFP profession; job opportunities in PFP & industry	Ch 1		1. Financial Planning process
		1/16	Financial Statements	Ch. 2 (1 st half)	Start Budget, Net Worth, and Cash Flow	75. Principles of communication & counseling
	3	1/21	Ch 2 1 st half, Communication. TVM	Ch. 7		9. Time Value of money concepts and calculations
		1/23	TVM			
		1/28	TVM via Excel and calculator	Ch 2 (2 nd half); Ch 4		
		1/30	TVM			
		2/4	TVM. Bgn/End mode.			9. Time Value of money

Section	Week	Date	Topic	Reading	What's due?	CFP Topics
						concepts and calculations
	4	2/6	TVM practice problems; Mortgage pmts + IARR			6. Education Planning
		2/11	TVM practice & TVM Quiz		TVM Quiz due this weekend	3. Cash flow management
	5	2/13	Review for Exam 1; Midterm 1 Exam on canvas		MIDTERM 1	8. Economic Concepts
		2/18	Tax Planning	Ch 12		
		2/20	Tax Planning	Ch 12		11. Business Law, Topics 76. – 78.
	6	2/25	Retirement	Ch. 5	Alum Lindsey Bryant Lewis	
		2/27	Retirement Planning	Ch. 5		
		3/4	Risk Mgmt & Insurance		Ch 11	
	Overview of the Financial Planning Process	6	3/6	Risk Mgmt & Insurance		Ch 11
7		3/11	Spring Break!!!		MIDTERM 2	5. Function, purpose, and reg of financial inst.
		3/13	Spring Break!!!		NO CLASS	NO CLASS
8		3/18	Review for Exam 2; Midterm 2 Exam on canvas		NO CLASS	NO CLASS
		3/20	Investments	Ch 9 (first half)		
9		3/25	Investments	Ch 9 (2nd half)		
		3/27	Mutual Funds & ETF's Investments/Portfolio Mgmt	Ch. 9 (read all but pages 368-370)		
10		4/1	GUEST SPEAKER			

Section	Week	Date	Topic	Reading	What's due?	CFP Topics	
		4/3	Speed Networking 3-5 pm; Interviews before				
		4/8	Case Study in Class		Investment Simulation		
	11	4/10	Work on case study in class: Guest				
		4/15	Work on case study in class:				
	12	4/17	Work on case study in class:				
		4/22	Case Study in Class	Ch 8	Education Funding quiz	6. Education Planning	
	13		Work on case study in class	Ch 15	Case Study/Financial Plan In Progress		
			LAST LECTURE; Final exam review	Ch 17			
	15						7. Financial Planning for Special Circumstances
	16			Morningstar software; Planning for Special Circumstances; Economics and External Environment		Present 1 section to Prof Dean for 3-5 mins	
				Morningstar software in-class assignment; Review for Final		Professional Points.	
	Course Wrap Up	17	4/24	Final Exam			

Required Course Syllabus Statements

Generative AI

There will be a few tasks or assignments where you can employ AI tools to complement your work. For these submissions, you must state that you used AI tools within the approved contexts. Clearly state that you used AI tools by mentioning the specific tool and purpose. While AI tools can be a beneficial aid, direct generation of essays, research conclusions, or substantial content from AI is prohibited.

Overstepping the provided boundaries, or failing to declare the use of AI tools, will have academic repercussions. If you use AI on non-approved assignments, you will receive a failing grade. If you read this sentence within 2 weeks of the semester starting, send me a picture or gif of your favorite animal for 2 extra credit points.

Using Remote Testing Software

This course does not use remote testing software.

This course uses remote testing software. Remote test-takers may choose their remote testing locations. Please note, however, that the testing software used for this may conduct a brief scan of remote test-takers' immediate surroundings, may require use of a webcam while taking an exam, may require the microphone be on while taking an exam, or may require other practices to confirm academic honesty. Test-takers therefore shall have no expectation of privacy in their test-taking location during, or immediately preceding, remote testing. If a student strongly objects to using test-taking software, the student should contact the instructor at the beginning of the semester to determine whether alternative testing arrangements are feasible. Alternatives are not guaranteed.

Required Course Syllabus Statements

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Required University Syllabus Statements

Accommodations/Students with Disabilities

Students needing accommodations due to a permanent or temporary disability, pregnancy or pregnancy-related conditions may contact UVU [Accessibility Services](#) at accessibilityservices@uvu.edu or 801-863-8747.

Accessibility Services is located on the Orem Campus in BA 110.

Deaf/Hard of Hearing students requesting ASL interpreters or transcribers can contact Accessibility Services to set up accommodations. Deaf/Hard of Hearing services can be contacted at DHHservices@uvu.edu

DHH is located on the Orem Campus in BA 112.

Academic Integrity

At Utah Valley University, faculty and students operate in an atmosphere of mutual trust. Maintaining an atmosphere of academic integrity allows for free exchange of ideas and enables all members of the community to achieve their highest potential. Our goal is to foster an intellectual atmosphere that produces scholars of integrity and imaginative thought. In all academic work, the ideas and contributions of others must be appropriately acknowledged and UVU students are expected to produce their own original academic work.

Faculty and students share the responsibility of ensuring the honesty and fairness of the intellectual environment at UVU. Students have a responsibility to promote academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As members of the academic community, students must become familiar with their [rights and responsibilities](#). In each course, they are responsible for knowing the requirements and restrictions regarding research and writing, assessments, collaborative work, the use of study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to clearly state expectations and model best practices.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](#).

Equity and Title IX

Utah Valley University does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, age (40 and over), disability, veteran status, pregnancy, childbirth, or pregnancy-related conditions, citizenship, genetic information, or other basis protected by applicable law, including Title IX and 34 C.F.R. Part 106, in employment, treatment, admission, access to educational programs and activities, or other University benefits or services. Inquiries about nondiscrimination at UVU may be directed to the U.S. Department of Education's Office for Civil Rights or UVU's Title IX Coordinator at 801-863-7999 – TitleIX@uvu.edu – 800 W University Pkwy, Orem, 84058, Suite BA 203.

Religious Accommodation

UVU values and acknowledges the array of worldviews, faiths, and religions represented in our student body, and as such provides supportive accommodations for students. Religious belief or conscience broadly includes religious, non-religious, theistic, or non-theistic moral or ethical beliefs as well as participation in religious holidays, observances, or activities. Accommodations may include scheduling or due-date modifications or make-up assignments for missed class work.

To seek a religious accommodation, a student must provide written notice to the instructor and the Director of Accessibility Services at accessibilityservices@uvu.edu. If the accommodation relates to a scheduling conflict, the notice should include the date, time, and brief description of the difficulty posed by the conflict. Such requests should be made as soon as the student is aware of the prospective scheduling conflict.

While religious expression is welcome throughout campus, UVU also has a [specially dedicated space](#) for meditation, prayer, reflection, or other forms of religious expression.