

Fin 5260 – Estate Planning Spring 2025

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: Estate Planning Fundamentals

Year: 2025

Course and Section #: 5260 601

Credits: 3

Course Description

This is a “planning” course, i.e., the objective is to learn how to address a multiplicity of family wealth transfer issues and the role of the financial planner in that process. The class sessions will consist of a discussion of the estate planning materials and the pertinent provisions of the Internal Revenue Code. This course is not fundamentally a federal tax course (income tax, estate tax, gift tax and generation skipping transfer tax), but the student will have a sound understanding of the different tax issues in Estate Planning. The non-tax discussions will include various personal wealth planning considerations involving the following subject areas: property law, trusts & wills, insurance law, marital property law, conflict of laws, business organization laws, and federal and state jurisdiction questions. The classroom discussion will include coverage of and skills training of the various estate planning situations as presented in the materials.

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: Scott Stratton

Student Learning Outcomes

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

- Discuss the basic estate planning tools and techniques and the pertinent provisions of the Internal Revenue Code.
- Have a sound understanding of the different tax issues in Estate Planning.
- Have a broad grasp of the non-tax related Estate Planning issues involving the following subject areas:
 - Property law, trusts & wills, insurance law, marital property law, conflict of laws, business organization laws, and federal and state jurisdiction questions.

- The classroom discussion and resources will help the student with learning and retention of the essential Certified Financial Planner exam material for the Estate Planning core section.

Course Materials and Texts

- *Estate Planning for Financial Planners 13th edition*
ISBN: 978-1-946711-00-7

Course Requirements

Course Assignments, Assessments, and Grading Policy

Your grade will consist of:

1. *Exams*: **Three (3) exams** will be given and will constitute **40%** of the final grade.
 - a. There will be **Two (2) Chapter Exams (20%)**.
 - b. There will be **one (1) Comprehensive CFP like Final Exam (20%)**.
2. *Individual Case Study*: There will be a case study essay that will constitute **5%** of the final grade.
3. *Homework: Other Discussions/Assignments/Quizzes* will constitute **30%** of the final grade
4. *Research Groups / Group Case Studies / Professionalism*: Your research and participation in research and case study groups will constitute **25%** of the final grade.

5. Grading Scale

Grade	Percentage	Grade	Percentage	Grade	Percentage
A	95-100%	B-	80-83%	D+	67-69%
A-	90-94%	C+	77-79%	D	64-66%
B+	87-89%	C	74-76%	D-	60-63%
B	84-86%	C-	70-73%	E	Below 60

As mentioned above, grading weights are as follows:

<i>All Exams</i>	<i>40%</i>
<i>Assignments/Quizzes/Discussions</i>	<i>30%</i>
<i>Individual Case Study</i>	<i>5%</i>
<i>Research Group and Case Studies</i>	<i>25%</i>
<i>Total</i>	<i>100%</i>

Canvas

The course will be managed through Canvas. Students are responsible for checking the site regularly for announcements and e-mails.

Reading & Discussion Points

You need to have read the assigned chapters before class each session. This course will follow more of a discussion format, rather than an exclusively lecture based format. Hence, you must engage and complete the assigned reading. Students should be prepared with (1) discussion points, (2) arguments, and (3) questions for each chapter. Please engage and be prepared. By doing so the entire class environment will be enhanced.

Policy on Late Work

An assignment is considered late if it is not received in class at the beginning of the class period of the due date or as otherwise instructed. There will be a 10% reduction in points for each day the assignment is late.

Note: keep a copy of your work - this protects you in the event of questions about missing assignments.

In order to receive an excused absence for an exam, I will need to be notified of your reason prior to the exam. Generally, the only acceptable reasons for missing an exam will be a very serious illness, a death in the family, or a religious holiday. An unexcused absence will result in receiving a grade of zero. Any exam missed due to an acceptable reason must be made up within one week of the student returning to school.

Participation & Professionalism

It is the student's responsibility to engage in the learning environment. Students are expected to read the assigned chapters and participate in the online discussion and case studies. Students are also responsible for understanding and following the syllabus.

The instructor may take roll, participation points will be deducted for those who miss class without a prior approved excuse. Also, part of participation is keeping up with the flow of the class. Students, who consistently come late, are disruptive in class, and/or generally decrease the quality of the course for others may be docked at the instructor's discretion.

Any student who is disruptive or inattentive (includes non-course related material up on a computer screen) during a guest Discussion will be excused and receive a grade reduction (up to 5%).

Treat this class like you would a full-time job. While occasional mishaps are understandable, patterns of consistent disruption and underperformance will result in a steep point reduction or failing grade.

Professional Points:

You will need 50 points from the following 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: conducting interviews with a non-relative professional (10 points each, 10 points max.), attending the career fair (10 points each, 10 points max), PFP guest speakers in a class in which you are not enrolled (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 PFPA (e.g., Schwab Impact, TD Ameritrade, 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. 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. 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>.

Required or Recommended Reading Assignments

Finance 5260 – ESTATE PLANNING

ESTATE PLANNING FOR FINANCIAL PLANNERS

****Please reference Canvas for specific due dates of assignments and exams**

January 8 Course Introduction

<p>Module and Discussion on Chapter 1 - Introduction to Estate Planning</p>
<p>January 15 Module and Discussion on Chapter 2 - Basic Estate Planning Documents</p>
<p>January 22 Module and Discussion on Chapter 3 - Types of Property Interests</p>
<p>January 29 Module and Discussion Chapter 4 – The Probate Process Group Case Study #1</p>
<p>February 5 Module and Discussion on Chapter 5 - Gift Tax Exam 1 - Chapters 1-4</p>
<p>February 12 Module and Discussion on Chapter 6 - Estate Tax</p>
<p>February 19 Module and Discussion on Chapter 7 - Transfers During Life & At Death</p>
<p>February 26 Module and Discussion on Chapter 8 – Trusts</p>
<p>March 5 Module and Discussion on Chapter 9 - Charitable Giving</p>
<p>March 12 Spring Break!!! No Classes!!</p>
<p>March 19 Module and Discussion on Chapter 10 - The Unlimited Martial Deduction Start - Group Case Study #2</p>
<p>March 26 Module and Discussion on Chapter 11 - Life Insurance in Estate Planning</p>
<p>April 2 Exam 2 - Chapters 5-10 Continue - Group Case Study #2</p>
<p>April 9 Module and Discussion on Chapter 13 - Generation-Skipping Transfers</p>
<p>April 16 Module and Discussion on Chapter 12 - Special Elections & Post Mortem Planning</p>
<p>April 23 – Last day of Classes Spring 2024 is April 23 Interim Day – No Classes @ UVU Held Individual Case Study</p>

April 24 – April 30

Final Exam

Final Exam – Comprehensive CFP Estate Planning Final

General Description of the Subject Matter of Each Lecture or Discussion

*See course outline and schedule above

Required Course Syllabus Statements

Generative AI

Use of AI with Proper Attribution

Why use: Dive into the digital age of learning by integrating AI tools seamlessly into your academic journey, while acknowledging their influence.

Guidelines:

Embrace Tech: You're free to use AI tools across your coursework to enhance and refine your work; except, as otherwise specified in the course.

Citation is Crucial: When drawing insights, data, or content from AI, you must cite the tool used, similar to how you would reference a textbook or research paper.

Maintain Originality: Your submissions should contain a balance of original thought and AI-assisted content. Your unique perspective and voice should always be dominant.

Feedback Loop: Engage with your instructors about your use of AI. Their insights can help you utilize these tools in a more enriching way.

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 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.