



FIN 5800.002 Syllabus

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

Semester: Spring

Year: 2025

Course Prefix: FIN

Course and Section #: 5800-002

Course Title: Wealth Management and Financial Planning Capstone

Credits: 3

Course Description

Develops the concept of a comprehensive plan. Reviews each of the major aspects of financial planning in the context of a comprehensive case. Analyzes the financial planning profession and the various types of financial planning models. Provides an overview of software applications as well as interview skills, data gathering, working with clients, presentation skills, and the creation of a comprehensive financial plan.

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: Prof. Benjamin Cummings

Student Learning Outcomes

Upon successful completion, students should be able to . . .

- 1 Analyze all financial aspects of a client case to build a comprehensive financial plan.
 - 2 Identify the types of information required to develop a comprehensive financial plan including personal, financial, legal and other contextual considerations.
 - 3 Create a written financial plan appropriate for a financial planning client.
 - 4 Present financial planning recommendations verbally to a client.
-

Course Materials and Texts

Textbook: No textbooks are required. However, you are encouraged to use textbooks from your other financial planning classes as references.

Helpful Resources: A number of helpful resources have been curated on the Helpful Resources for Financial Planning, Writing, & Presenting page of the course. Students are welcome to share additional resources with the instructor, which can be added to this page.

Financial Planning Cases: We will be analyzing the financial planning cases used for prior years of the FPA Financial Planning Challenge.

Additional Readings and Cases: Additional reading assignments and cases may be included throughout the course. These readings and cases are required for the course unless otherwise indicated.

Financial Planning Software: Students will be required to use financial planning software (e.g., RightCapital, MoneyGuidePro, etc.) as they analyze client cases. The Financial Planning Software Access page has details about what software is available in our class, although you are welcome to use other financial planning software as well.

Financial Calculator (optional): You may want to bring a financial calculator to class. A TI BA-II Plus or similar calculator is recommended. A TI-83 or TI-84 will also work. You are responsible for learning how to use your own financial calculator. Please consult your calculator manual and internet resources for help with your calculator. The website, www.tvmcalcs.com Links to an external site., is a great resource for help with your calculator.

Course Requirements

Course Assignments, Assessments, and Grading Policy

The methods for assessing student achievement of the learning outcomes involve in-class participation, case analyses and discussions, written assignments, and presentations.

Engagement & Participation: The entire class benefits and student learning is enhanced when you ask questions and participate in class. Attendance at every class and success in the class tend to be related, and I expect you to attend class. I reserve the right to reduce your Engagement & Participation grade when you do not come to class or when you don't engage during class. Please be on time when you come to class.

Case Studies: The focus of this class is the application of financial planning concepts through the preparation of financial planning cases. As such, students will work through several cases throughout the course:

- Case Analysis & Discussion Assignments
- Create a Case Assignment
- Final Case Written Plan
- Final Case Presentations

Professional Development: Some assignments are designed to help students develop personally and professionally. Additional details are available here: [Professional Development Assignments](#).

Final course grades will be determined using the following weighting of assessments.

Assignment Category	Weight
Engagement & Participation	10%
Case Analyses, Final Case Draft Sections, & Associated Presentations	10%
Case & Group Work	10%
Professional Development Assignments	10%
Final Case Written Plan	30%
Final Case Presentation	30%
Total	100%

The following grading scale is used as a guide when determining final grades.

Percent	Grade
95 – 100%	A
90 – 94.9%	A-
87 – 89.9%	B+
83 – 86.9%	B
80 – 82.9%	B-
77 – 79.9%	C+
73 – 76.9%	C
70 – 72.9%	C-
67 – 69.9%	D+
63 – 66.9%	D
60 – 62.9%	D-
< 60%	E

Required or Recommended Reading Assignments

All required or readings use chapters from the course text that align with the lectures below.

General Description of the Subject Matter of Each Lecture or Discussion

Module 1: Course Expectations

- Role of capstone course, case study approach
- Ethical dilemmas, ethical cases in wealth management

Module 2: Client Discovery & Onboarding

- Onboarding process and considerations
- Engagement agreements

Modules 3-7: Case Analysis

- Analysis of hypothetical cases
- SMART recommendations

Module 8: Practice Management & Job Market

- Firm operations and considerations
- Career advancement in wealth management

Modules 9-14: Case Preparation

- Analyzing client situations for cash and debt management, insurance, investment, retirement and other goals, estate, and tax planning
- Creating SMART recommendations

Module 15: Final Presentations

- Comprehensive written financial plan
 - Oral presentation role play
-

Required Course Syllabus Statements

Generative AI

Except on exams, you are free to use AI platforms (such as ChatGPT) for this course to enhance and refine your work. If you choose to use AI platforms for this course, you must abide by the following guidelines:

- Do not enter any confidential data (including client data) into publicly accessible generative AI platforms. Information relayed to generative AI platforms under standard configurations lacks confidentiality and may reveal crucial or protected information to unintended recipients.
 - Be aware that content produced by AI can be imprecise, deceptive, wholly fabricated, or might encompass copyrighted material. You are responsible for any content that you disseminate that incorporates material generated by AI, including any violations of copyright law or UVU's [Student Rights and Accountabilities](#).
 - If you use AI-generated content in your work, proper citation is required, similar to how you would reference a textbook or research paper. If you have questions about how to cite your work, please talk to the instructor.
 - Written communication in this class should be accurate, succinct, and your own composition. In other words, although your submissions can contain elements of AI-generated content, your own original thoughts and ideas should be the primary focus, and your submissions must be thoroughly edited by you. Your unique perspective and voice should always dominate your submissions. Plagiarism, even if done unintentionally such as when using Artificial Intelligence, is a serious offense that can have unintended consequences.
-

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.