



Course title and number	AGEC 435 – Financial Planning for Professionals
Term and credits	Spring 2017 (3 credits)
Meeting time/location	Web-based course

Course Description and Prerequisites

Financial planning from a professional perspective; applying basic financial, economic, and institutional concepts to advise individuals, families, and small businesses in achieving their financial goals. Tools and topics include financial analysis, budgeting, credit management, time value of money, investment strategies, income taxes, risk management, and retirement and estate planning.

Instructor Information

Name	Nathan Harness, Ph.D., CFP®, Director of Financial Planning
Email address	nharness@tamu.edu
Office hours	Please schedule an appointment by emailing me in advance.

Course Goal

Overall Goal: We will learn to apply the basic financial, economic, and institutional concepts needed to advise individuals, families, and small businesses in achieving their financial goals.

Learning Outcomes

As a result of your participation in this course, you will be able to:

1. Describe the financial planning process, assess the external environment, use goals to establish financial direction, and analyze a client's present financial position.
2. Apply time value of money concepts to various financial planning problems, and develop investment strategies using different types of securities.
3. Estimate the impacts of income tax planning strategies, apply the basic process for retirement planning, and define the considerations for estate planning.
4. Evaluate the roles of various insurance products in managing risks, and recognize the professional and ethical aspects of financial planning.

Textbook and Resource Material

Textbook: Dalton, M.A. *et al. Fundamentals of Financial Planning*, 5th edition, Money Education, 2016. ISBN - 978-1-936602-41-4. See recommended readings on Course Schedule.

- Financial Calculator: TI BA-II or comparable (not alpha programmable)
- Access to a computer and Microsoft Excel

Additional references and readings will be assigned and posted on the course website.

Course Structure

This course is organized into 15 weeks. Each week will include some or all of the following activities:

- Assigned readings in the textbook
- Additional readings about current issues

- Videos of short lecture presentations
- Assignments related to the weeks topics
- Quizzes over the topics of the week.
- There will also be weeks when you will take one of the three exams
- Networking is participation in the industry that can take on the form of attending events, taking part in discussions, interviewing planners, etc. A detailed list will be made available.
- There will also be weeks when you will take one of the three exams

Each week will be a little different with different amounts of time devoted these various activities. Tentatively, one week begins and the past week ends at **midnight on Sunday**. All quizzes and assignments must be submitted by that time. You will have the option to complete everything during the work week and have your weekends free, or if you are occupied during the work week, you have the weekends to complete your studies.

Examinations

The three examinations, including the final exam. They are comprehensive, reviewing material from the beginning of the course, but emphasizing the more recent classes. Since this knowledge is comprehensive in nature and it is expected that your knowledge will improve as the class continues.

Assignments and Quizzes

Projects and quizzes will be assigned throughout the semester. These will be good preparation for the exams and will help guide you towards a deeper understanding of the material. The quizzes are designed to cover the material we covered specific to that week's contents.