



CAROLINA

UNIVERSITY

Financial Planning and Analysis

MFP 510 50

Fall 2022 Syllabus

Contact Information

PROFESSOR: Di Qing

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Carolina University Mission Statement

Carolina University is a Christ-centered University committed to educating aspiring leaders worldwide through exceptional teaching, scholarly research, creative innovation, and professional collaboration.

Course Resources

Required Texts:

General Financial Planning Principles, Professional Conduct, and Regulation (ISBN: 9781078804714 print/ ISBN: 9781078804790 eBook) is required. Additional learning resources and supplemental materials will be posted in the course websites as class progresses.

You may use the following link (Ctrl + Click to follow link or copy and paste into the URL) to easily order.

<https://www.kaplanfinancial.com/universities/students/cfp/student-course-materials>

Select the General Financial Planning Principles, Professional Conduct, and Regulation, add it to your cart and check out.

Additional learning resources and supplemental materials will be posted in the course website as class progresses.



Required Resources:

Students are required to have either a laptop (classroom/online setting) or desktop (online setting) for the course. High speed internet access is required to complete assignments. Microsoft Office software including Excel, PowerPoint and Word is required.

A financial calculator, such as the Texas Instruments (TI) BA II plus or the HP 10 BII +.

Recommended Resources:

Not Applicable.

Course Information

Course Description

The Financial Planning and Analysis (MFP 510) course is an introduction to the personal financial planning profession. MFP 510 is one of seven courses required in our Certified Financial Planner (CFP) program and a foundational, core course in our Master of Financial Planning program. The course covers eight modules: 1) Personal Financial Planning, 2) Behavioral Finance and Communication, 3) Financial Statements and Cash Flow Management, 4) Time Value of Money, 5) Regulatory Requirements and Financial Institutions, 6) Professional Conduct and Fiduciary Responsibility, 7) Economic Concepts and Consumer Protection Laws, and 8) Education Planning.

Course Delivery and Methods

This seven-week course consists of class meetings on Monday and Wednesday from 6:00 PM – 9:00 pm ET each week. Each class meeting will be a mix of lecture, active student participation and contribution, small group activities including case studies, quizzes, exams, and a comprehensive final exam. Learning resources and supplemental materials will be posted in the course website as class progresses.

Measurable Course Learning Outcomes (CLOs)

Upon completion of this course, students will be able to:

1. Describe the personal financial planning process.
2. Recognize unethical practices in the financial planning profession
3. Evaluate client financial statements using ratios and growth rates and construct financial position and cash flow statements consistent.
4. Identify opportunities and challenges related to a client's cash flows and develop recommendations to meet a client's current and long-term financial goals.
5. Calculate savings required to meet financial goals and communicate the need for liquid assets and emergency funds.
6. Analyze sources of borrowing and create an optimized debt management plan.
7. Evaluate the financial effects of either reducing, increasing or modifying debt on the client's probability of success in meeting short-term and long-term goals.
8. Calculate the required payment, interest owed or saved, and new payment terms in developing a debt prioritization plan for a client.



9. Apply economic concepts and measures such as a) supply and demand, b) national income accounts, c) business cycles, d) interest rates and e) exchange rates in making financial planning recommendations.
10. Understand the time value of money principle and be able to calculate the net present value, future value and IRR of various cash flows.
11. Analyze a client's degree of risk and loss aversion and develop recommendations consistent with the client's risk propensity, attitudes, knowledge and needs.
12. Explain the application of counseling theory to the financial planning practice and understand how to develop a relationship of honesty and trust through client interaction.
13. Conduct education needs analysis and recommend appropriate education savings vehicles given savings needed, tax implications and client's preferences.
14. Evaluate the client's qualifications for various types of qualifying financial aid.
15. Understand the CFP Board's Code of Ethics and Professional Responsibility.
16. Integrate the CFP Board's Financial Planning Practice Standards in developing and communicating a financial plan.
17. Discuss the fiduciary standard and its importance and describe the consumer protection laws that impact clients.

Course Requirements and Assignments

Students are expected to complete assigned reading prior to course meetings. Frequent homework assignments and quizzes will evaluate students' learning and increasing proficiency. Comprehensive exams will evaluate students' mastery of the course material and learning objectives. Active class participation, positive attitude and work ethic will be evaluated and included in calculating the semester grade. Weights of these assignments are listed below.

Course Schedule

Time	Contents	Due day
Week 1 8/23	Module 1: Personal Financial Planning Part I	Quiz 1 – class
Week 1 8/25	Module 1: Personal Financial Planning Part II	Quiz 2 – class Homework 1/Discussion 1 due on 8/28
Week 2 8/30	Module 2: Behavioral Finance and Communication Part I	Quiz 3 - class
Week 2 9/1	Module 2: Behavioral Finance and Communication Part II	Exam 1 – class Homework 2/Discussion 2 due on 9/4
Week 3 9/6	Module 3: Financial Statements and Cash Flow Management Part I	Quiz 4 - class



Week 3 9/8	Module 3: Financial Statements and Cash Flow Management Part II	Quiz 5 – class Homework 3/Discussion 3 due on 9/11
Week 4 9/13	Module 4: Time Value of Money Part I	Quiz 6 – class
Week 4 9/15	Module 4: Time Value of Money Part II	Exam 2 – class Homework 4/Discussion 4 due on 9/18
Week 5 9/20	Module 5: Regulatory Requirements and Financial Institutions Part I	Quiz 7 - class
Week 5 9/22	Module 5: Regulatory Requirements and Financial Institutions Part II	Quiz 8 – class Homework 5/Discussion 5 due on 9/25
Week 6 9/27	Module 6: Professional Conduct and Fiduciary Responsibility Part I	Quiz 9 - class
Week 6 9/29	Module 6: Professional Conduct and Fiduciary Responsibility Part II	Exam 3 – class Homework 6/Discussion 6 due on 10/2
Week 7 10/4	Module 7: Economic Concepts and Consumer Protection Laws	Quiz 10 - class
Week 7 10/6	Module 8: Education Planning	Exam 4 - class Homework 7/ Discussion 7 due on 10/9

Course Grading

Categories	Weight of Assignment (points or percentage)
Attendance and Class Participation	10%
Homework Assignments	10%
Discussion	10%
Quizzes	10%
Exam 1	15%
Exam 2	15%
Exam 3	15%
Exam 4	15%
TOTAL	100%



Course Assessment

Assessment	COLs Met
Attendance and Participation	1-17
Lectures	1-17
Homework Assignments & Case Studies	1-17
Quizzes	1-17
Exams	1-17



Course Specific Policies

Students are expected to be on time for course meetings. If a student arrives late after attendance is taken, the student will not receive credit for attendance. Any technical issues encountered by the student with respect to attendance check-in will not be considered as a valid excuse.

Unexcused late assignments will not be accepted and will result in a zero unless arrangements are made with the professor prior to the course meeting in which they are due. In-class assignments that are missed due to unexcused absences cannot be made up and will result in a zero unless arrangements are made with the instructor prior to the course meeting.

When arrangements are made with the professor prior to the course meeting in which assignments are due, a penalty of 25-points still will be applied to the late/missed assignments. All late/missed assignments must be made-up within one week from the initial due date, after which time a grade of zero will be applied. The student is responsible for proactively scheduling with the professor a date/time to make-up the late/missed assignment.

The 25-point penalty and make-up deadline will not apply to excused absences, which include a) sickness, b) death of relatives, c) participation in approved University related activities, d) acting in the capacity of a representative of the University and e) extraordinary circumstances. Documentation will be required to verify excused absences.

Verification of sickness requires a signed statement of a physician. Verification of participation in University related activities requires a signed statement from the appropriate University official. Verification of other reasonable circumstances requires a signed statement from an appropriate official (e.g., Court Official, parent or guardian, etc.).

Grades, once computed, cannot be changed by extra credit or any other means. For the final grade in this course, the total will be rounded to the nearest whole number. Students' grades will be updated frequently on the course website. One will always know exactly where he or she stands with regards to grades in this course.

University Policies

Late Assignment Policy

- Students are expected to inform professors prior to a scheduled absence and understand work may be made up at the professor's discretion to ensure full credit.
- Upon an unexpected absence from class, the student should contact the professor immediately to discuss make-up work and submit such work in a timely manner.
- Students should not wait until the end of the session to deal with concerns about absences.



Grading Scale

Grade	Point Value	Range	
		Undergraduate	Graduate
A	4	94-100	96-100
A-	3.7	90-93	93-95
B+	3.3	87-89	90-92
B	3	83-86	87-89
B-	2.7	80-82	85-86
C+	2.3	77-79	82-84
C	2	73-76	79-81
C-	1.7	70-72	77-78
D+	1.3	67-69	74-76
D	1	60-66	70-73
F	0	<60	<70

Instructor Student Interaction & Communication

- Please use email whenever possible.
- Faculty should respond to all emails and voice mail messages within 1 day.
- Grading of assignments is to be done within 3 days for regular assignments (this includes attendance) and 7 days for larger assignments.
- Some assignments may require additional time to grade due to the length of the project and the directive to provide substantive feedback that will assist you throughout the learning process. In cases where the assignment is not returned with feedback within the stated period, refer to communication from your professor to facilitate expectations on subsequent assignments. Students are not expected to apply adjustments on subsequent assignments in advance of returned grading and feedback.

All CU faculty and students are provided means of electronic communication (e.g. email, video conferencing, chat features, discussion boards, etc.) All employees and students are required to use official university electronic accounts for official university correspondence. This policy is meant to include both synchronous and asynchronous communication. **Faculty and staff are not obligated to read, receive, or respond to communications where these guidelines are not followed.** Email must be checked regularly, especially when enrolled in an active course. Adhere to the following guidelines when communicating online with professors, university employees, and other students.

- Accounts: Only university email and related systems should be used for institutional communications. Do not use personal email or video conferencing accounts.
- Names: Refer to professors and CU employees by their last names with appropriate honorifics (e.g., “Dr.” or “Prof.”). For professors, if you cannot easily verify their degree or status, “Prof.” is most appropriate—not “Ms.” or “Mr.” *Under no circumstance should you use first names unless given explicit permission.*



- **Introductions:** Use subject lines appropriately and begin any course-specific email with your first and last name, the course number, and your exact section number or meeting time (e.g., “101-05,” “9 am MW,” but not “this morning”).
- **Grammar and Style:** All written communications must conform to standard English. Emails and discussion board posts should not resemble text message, chat, or social media posts. Use complete sentences with correct capitalization, spelling, punctuation, and grammar.
- **Coordination:** All members of a synchronous, online interaction should participate by the same mode of interaction when possible. For example, join video conferences with video. This is especially true for one-on-one meetings with your professor and small group video discussions in or outside of class.
- **“Class” Conduct:** When participating in synchronous classes or meetings (especially when using video), conduct yourself as if in the classroom. Be on-time and mentally present. Be seated at a desk or table. Dress according to classroom standards. Do not introduce distractions into the interactions and be prepared to stay for the duration of the session per normal classroom behavior.
- **Complexity:** In general, asynchronous communication is appropriate for simple questions and activities. Complex questions that require more than one simple response should be addressed synchronously—during class is often best. If you are unable to ask your question during class, or it is too personal to do so, use an asynchronous method to arrange a synchronous meeting.
- **Boundaries:** Synchronous communication is less formal than asynchronous. However, the appropriate use of names, language, acronyms, and emojis must still conform to classroom standards. Since we do not all share the same online culture, be prepared to explain yourself if your acronym or emoji is not understood. Be polite and respectful when asking for clarification, and gracious when misunderstandings occur.



Course Attendance and Participation

All courses follow specific attendance policies found in the [Academic Catalog](#) for that course level and format. It is the student's responsibility to be familiar with these policies and to keep track of their own attendance. Per the university attendance policy, accrued absences may contribute negatively toward a student's final grade.

Carolina University faculty will assess course participation and may assign grade points as deemed appropriate for the course and subject matter. Participation may be gauged by attending online or in-person classes, lectures, or labs, submitting coursework, engaging in workshops or other interactive computer-assisted teaching activities, engaging in group study or online discussions curated by the instructor, or otherwise interacting with an instructor about academic matters by Zoom or other means. Students should refer to the assignment weighting table and course specific policies for details on participation assessments.

Disability Assistance

The policy and intent of Carolina University is to comply with the Americans with Disabilities Act of 1990 (ADA) fully and completely, the Rehabilitation Act of 1973, and the Americans with Disabilities Amendments Act of 2008, to the extent that they apply to the university. Carolina University will not discriminate against an otherwise qualified student with a disability in the admissions process, or any academic activity or program, including student-oriented services. Carolina University will provide reasonable accommodations to the known physical and/or mental limitations of a qualified individual with a disability, unless it would impose an undue hardship on the operation of the university, or unless it would fundamentally alter a degree or course requirement. Qualified students must request reasonable accommodations for disabilities through the [Center for Teaching and Learning](#).



Academic Integrity and Misconduct

The Student Handbook has a detailed list of different ways students show a lack of academic integrity, including academic technology misuse, cheating, complicity, fabrication or invention, falsification, forgery, multiple submissions, plagiarism, and sabotage.

Academic Integrity

Academic integrity is the honest and responsible conduct of studies, scholarship, research, information collection, and presentation. The university expects students to submit assignments that are original to them and to properly cite and reference other peoples' ideas using the prescribed style guide. The very foundation of a good university education is academic integrity. Learning how to express original ideas, cite sources, work independently, and report results accurately and honestly are skills that carry students beyond their academic careers. If a student is uncertain about an issue of academic honesty, they should consult the faculty member to resolve questions in any situation prior to the submission of the academic exercise.

Maintaining your academic integrity involves:

- Creating and expressing your own ideas in course work.
- Acknowledging all sources of information including verbal, written, digital, and graphic.
- Completing assignments independently or acknowledging collaboration.
- Attending classes, exams, and required academic events.
- Accurately reporting results when conducting your own research.
- Honesty during examinations.
- Not tampering with or misusing technology.
- Not aiding or abetting other students in violating any academic rules or policies.

Courses at Carolina University will utilize proctoring for select exams to ensure exam integrity. Per Carolina University directives, all exams that represent 25% or more of a course grade are required to be proctored. Instances of cheating or inappropriate behavior will be considered violations of the Academic Integrity policy and will result in disciplinary action.

Academic Misconduct

Plagiarism is the use of another person's distinctive ideas or words without acknowledgment. All researchers are expected to acknowledge the use of another author's words by the use of quotation marks around those words in the text of a paper and by appropriate citations.

Plagiarism can occur in an oral, written, or media project submitted for academic credit or for some other benefit. Examples of plagiarism include (but are not limited to), the following:

- Word-for-word copying of another person's ideas or words;
- Mosaic (interspersing of one's own words here and there while, in essence, copying another's work);
- Paraphrasing without citation (the rewriting of another's work, yet still using their fundamental idea or theory);
- Submission of another's work as one's own;
- Having another person write a paper;
- Buying or procuring a ready-made paper from a research paper "service" on the Internet or from another such service;
- Neglecting quotation marks on material that is otherwise acknowledged;
- Fabrication of references (inventing or counterfeiting sources)



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BIBLIOGRAPHY

N/A