

Fundamentals of Financial Planning (FIPL 3100 and FIPL 5100)

Instructor Contact Information

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Office Hours: By appointment
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Connect with me through email and/or by scheduling office hours with me (typically via zoom). During busy times, my inbox becomes rather full, so if you contact me and do not receive a response within two business days, please send a follow up email. A gentle nudge is always appreciated.

In addition, I love Financial Planning would be excited to meet you in person or via Zoom to talk about the profession or about your academic and professional journey.

Course Description

This course introduces you to the financial planning process and to the technical skills a competent financial planner must possess in order to serve clients successfully. Learn the fundamental elements of financial planning (insurance, investments, taxation, retirement planning and employee benefits, and estate planning) and their corresponding interrelationship in providing comprehensive personal financial planning. This course also explores the financial planning industry including the current economic environment, regulation and licensing, reporting and compliance, and compensation methods and also defines and reviews the CFP Board of Standards Code of Ethics. This course is designed to fulfill the 3-hour fundamentals education requirement for the Certified Financial Planner (CFP®) certification.

Course Structure

In-person in Room BLB 065 from **06:30 PM – 09:20 PM on Mondays**. All quizzes and exams will be taken in class and all case studies will be submitted in Canvas. The course is composed of reading, practice problems, quizzes, exams, and case studies.

Course Prerequisites or Other Restrictions

Although there are no stated prerequisites for this class, it is highly recommended that students take a financial literacy course (such as FIPL 2770) and any other recommended leveling classes.

Teaching Philosophy

“Study without desire spoils the memory and it retains nothing that it takes in.” – Leonardo da Vinci

Hopefully, you have signed up for this course because you desire to learn about money, specifically from the role of a financial planner. This is a collegiate course where you, the student, are responsible for your own learning. The instructor will present materials along with the readings, case studies, and assessments. Assessments in the form of quizzes and exams are designed to give you feedback on your learning progress. The case studies are opportunities to apply what you are learning and help you apply the money lessons to your life. Your success is up to you. The instructor is your guide in the learning process.

Course Objectives

By the end of this course, students will be able to:

1. Identify and demonstrate concepts of personal financial planning and the planning process
2. Demonstrate an understanding of basic concepts including time value of money, financial statements, the financial planning process, and the various categories of technical topics that make up financial planning.
3. Understand and demonstrate the concept of client psychology, behavioral finance, and interpersonal communication.
4. Use financial planning concepts and software to build and analyze financial statements, and build an insurance and education plan.
5. Discuss planning concepts, methods for accumulation, investment planning, and distribution.

Course Materials Required

Book:

- **Fundamentals of Financial Planning, 8th edition**
- Print ISBN: 978-1-957511-54-2 from UNT bookstore
- eBook: 978-1-957511-55-9 from money-education.com



Calculator:

- **Texas Instruments BAI Plus** or
- BA II Plus Calculator App
 - **Note:** students will only be allowed to use the actual physical calculator on industry exams like SIE, Series 7, or CFP® exam, so if you are seeking a financial planning degree, get the actual calculator.

Software: Microsoft Excel and Word

Spring 2026 Tentative Course Schedule

Date	Topics (CFP Principal Knowledge Topics)	Pre-Class Readings	Assignments
Jan 12	Introduction to the Course, The Financial Planning Process	Syllabus, Ch 1, Value of Financial Planner articles	Get textbook
Jan 19	No class – Martin Luther King, Jr. Holiday		Register for practice portal: money-education.com
Jan 26	Client Psychology, Communications, Behavioral Finance, Money Conflicts [Guest Speaker: Dr. Mark Evers, CFP] (CFP H.65, 66, 67, 68, 69, 70)	Ch 2	Your Money Story: bring your thoughts to class with you
Feb 2	Financial Planning Approaches (B.07)	Ch 3	
Feb 9	Personal Financial Statements/ Cash Management/Credit (CFP B.08, 09, 10)	Ch 4	
Feb 16	Income Tax Basics (CFP E.36)	Ch 12	Case Study #1 (150 pts) due at the beginning of class
Feb 23	Exam 1 @ beginning of class (100 Points) 2 nd Part of Class - Business Entities & Taxation (CFP E.36, 37, 38, 42, 43)	Over Ch 1, 2, 3, 4, 12 Ch 13	
Mar 2	Time Value of Money (TVM) Part 1 (CFP B.12)	Ch 7	
Mar 9	No class – Spring Break		
Mar 16	TVM Part 2	Ch 7	
Mar 23	Education Funding (CFP B.13, 14, 15)	Ch 8	
Mar 30	Investment Planning Overview (CFP D.27, 28, 31, 33, 34)	Ch 9	Case Study #2 (125 pts) due at the beginning of class
Apr 6	Exam 2 @ beginning of class (100 points) 2 nd Part of Class: Basic Economics Review (CFP B.11)	Over Ch 7, 8, 9, 13 Ch 15	
Apr 13	Risk Management – Insurance Basics, Insurance Needs, Disability, and LTC (CFP C.18, 25)	Ch 5	
Apr 20	Retirement Planning Overview (CFP F.44, 47, 51, 52)	Ch 11	Case Study #3 (125 pts) due at the beginning of class
Apr 27	Estate Planning and Special Circumstances (CFP C.22, E.43, G.54, G.55)	Ch 14 & 17	
May 4-8	Final Exam (100 points) - Over Ch 5, 11, 14, 15, 17 Probably 6:30p-8:30p Mon May 4		

Course Requirements and Grading

The course grading components are listed below:

Grading Scale:	
Point Ranges:	Letter Grade:
1000 – 900 points	A
899 – 800 points	B
799 – 700 points	C
699 – 600 points	D
599 – 0 points	F

Grade Determination:		
Learning Opportunities:	Points	Percentage
In-class quizzes: Best 12 of 15 x 25 pts - replace lowest 3 or earn extra credit for quizzes 13-15	300	30%
Application:		
Cases: 400 pts. 1 case at 150 points, 2 cases at 125 points – due at 6:30p in Canvas the day shown	400	40%
Evaluations:		
Exams: 3 x 100 pts, including final exam	300	30%
Total Possible Points	1,000	100%

Deadlines: Quizzes and Exams will be given in class and no make-ups will be given. However, you have 3 extra quizzes to make up for any absences. In addition, quiz grades earned beyond the required 12 will earn extra credit.

For case studies, you will be assessed a grade penalty of 4% of the total possible grade per hour beginning at the 1st second of each hour that you are late. *For example: If you are 2 hrs and 1 second late you will be assessed a 12% penalty (4% x 3 hrs). For a 150 point case study, 18 points will be deducted from your grade.*

UNT and Course Policies

Mutual Respect

As members of the UNT community, we have all made a commitment to be part of an institution that respects and values the identities of the students and employees with whom we interact. UNT does not tolerate identity-based discrimination, harassment, and retaliation.

I value the many perspectives students bring to our campus. Please work with me to create a classroom culture of open communication, mutual respect, and belonging. All discussions should be respectful and civil. Although disagreements and debates are encouraged, personal attacks are unacceptable. Together, we can ensure a safe and welcoming classroom for all. If you ever feel like this is not the case, please contact me and let me know. We are all learning together.

Academic Integrity and Consequences

According to Academic Integrity Policy (PDF) (<https://policy.unt.edu/policy/06-003>), academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty

may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University.

Every student in my class can improve by doing their own work and trying their hardest with access to appropriate resources. Students who use other people's work without citations will be violating UNT's Academic Integrity Policy.

Academic Success

UNT strives to offer a high-quality education in a supportive environment where you can learn, grow, and thrive. As a faculty member, I am committed to supporting you, and I want to remind you that UNT offers a range of mental health and wellness services to help maintain balance and well-being. Utilizing these resources is a proactive way to support your academic and personal success. To explore campus resources designed to support you, check out [mental health services \(https://clear.unt.edu/student-support-services-policies\)](https://clear.unt.edu/student-support-services-policies), visit unt.edu/success, and explore unt.edu/wellness. To get all your enrollment and student financial-related questions answered, go to scrappysays.unt.edu.

Grades are based on mastery of the content. As a rule, I do not grade on a "curve" because that is a comparison of your outcomes to others. I do, however, encourage you to find opportunities to learn with and through others. Explore [Navigate360's Study Buddy \(https://navigate.unt.edu\)](https://navigate.unt.edu) tool to join study groups. Maximize your learning with our coaching staff at the Learning Center. Focus on areas where you are struggling in this course by attending scheduled study group sessions with me the week before each exam. Forward together!

ADA Accommodation

The University of North Texas makes reasonable accommodations for students with disabilities. To request accommodations, you must first register with the Office of Disability Access (ODA) by completing an application for services and providing documentation to verify your eligibility each semester. Once your eligibility is confirmed, you may request your letter of accommodation. ODA will then email your faculty a letter of reasonable accommodation, initiating a private discussion about your specific needs in the course.

You can request accommodations at any time, but it's important to provide ODA notice to your faculty as early as possible in the semester to avoid delays in implementation. Keep in mind that you must obtain a new letter of accommodation for each semester and meet with each faculty member before accommodations can be implemented in each class. You are strongly encouraged to meet with faculty regarding your accommodations during office hours or by appointment. Faculty have the authority to ask you to discuss your letter during their designated office hours to protect your privacy. For more information and to access resources that can support your needs, refer to the [Office of Disability Access](https://studentaffairs.unt.edu/office-disability-access) website (<https://studentaffairs.unt.edu/office-disability-access>).

Assignment (Case Studies) Policies

1. Students should SAVE all the files they create for submission for this course on their own computer hard drive, flash drive, or cloud service. It is also recommended you save a backup copy of your files on a separate flash drive or cloud service (Office 365/OneDrive is part of your university technology fee) just in case something goes wrong.
2. All case studies will be submitted or completed in Canvas. Emailed assignments are never accepted. Canvas keeps record of all submissions, provides grading rubrics, and houses all course information.

3. **NO .PDF FILES.** All written submissions such as projects or written essays will be submitted in Microsoft Word, Excel, or Power Point format only (.doc or .docx).
4. **Any files that cannot be opened, cannot be graded.** Assignments will require use of MS Word, MS Excel, MS Power Point. It is expected that you have working knowledge of these software. **Zipped files, links to cloud stored documents, or text submissions will not be graded.** *Attention!! Mac (Apple) users! Do not use Pages, Numbers, or Keynote for your assignments.* These files cannot be opened and will not be graded.
5. Unless otherwise stated, all assignments must be completed independently. Each student will turn in unique and individually prepared assignments. *Copying documents or spreadsheets from someone else is a form of plagiarism and will be dealt with as academic dishonesty according to university policies.*
6. Student assignments may be submitted to anti-plagiarism software and anti-AI-generation software. This software compares current work to past work and existing sources on the internet. *Copying from existing sources or from past semester work is considered academic dishonesty.*
7. You are expected to prepare for assessments and exams. **Use of Ai, help websites such as chegg or quizlet or texting/group messaging each other to look up answers (unless a group assignment) is considered academic dishonesty and will not be tolerated.** There is absolute zero tolerance. Anyone involved will receive a zero for the assignment and will be referred to the university Academic Office of Integrity where you could face additional penalties including expulsion.
8. If you fail to complete and successfully submit a task or assignment on time in this course, there will be NO opportunity to re-do or make that specific assignment up. NO EXCEPTIONS, SO DO NOT EMAIL THE INSTRUCTOR ABOUT THIS ISSUE. See Canvas for opportunities for extra credit or extra assignments that may be available to offset missing grades.

The University is committed to providing a reliable online course system to all users. However, in the event of any unexpected server outage or any unusual technical difficulty which prevents students from completing a time sensitive assessment activity, the instructor has the option to extend the time windows/deadlines and provide an appropriate accommodation based on the situation. Students should immediately report any problems to the instructor and contact the UNT Student Help Desk: helpdesk@unt.edu or 940.565.2324 and obtain a ticket number. The instructor and the UNT Student Help Desk will work with the student to resolve any issues at the earliest possible time.

Attendance & Participation

Research has shown that students who attend class are more likely to be successful. You should attend every class unless you have a university excused absence such as active military service, a religious holy day, or an official university function as stated in the [Student Attendance and Authorized Absences Policy \(PDF\)](https://policy.unt.edu/policy/06-039) (<https://policy.unt.edu/policy/06-039>). If you cannot attend a class due to an emergency, please let me know. Your safety and well-being are important to me.

I have great respect for students who are balancing the demands of their coursework with the responsibilities of caring for family members. If you run into challenges that require you to miss a class, please contact me.

Because we only meet once a week, every class meeting is essential to your success. I will provide **in-person, open-notes, open-book quizzes** of the material we have covered as it is completed. **Exams will also be in-person, open-notes and open-book.** Both quizzes and exams will be timed.

Being punctual indicates our respect for others. Please arrive before class begins to find a seat, prepare your materials, and connect with your peers. The beginning of class is especially critical—just

like the beginning of a movie or book. Being late to class is sometimes inevitable. If you are late, know that you are welcome to join the class, but please do so without distracting others.

Visit the [University of North Texas' Attendance Policy](http://policy.unt.edu/policy/15-2-) (<http://policy.unt.edu/policy/15-2->) to learn more.

Campus Closure

You will be notified by Eagle Alert if there is a campus closing that will impact a class. In addition, the calendar is subject to change. See [Campus Closures Policy](https://policy.unt.edu/policy/15-006) (<https://policy.unt.edu/policy/15-006>).

Course Evaluation

Student Perceptions of Teaching (SPOT) is the student evaluation system for UNT and allows students the ability to confidentially provide constructive feedback to their instructor and department to improve the quality of student experiences in the course. SPOT evaluations are generally available for 2.5 weeks towards the end of the semester. See assignments in Canvas for an [important note](#) re: SPOT evaluations.

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

UNT IT Help Desk: [UIT Student Help Desk site](http://www.unt.edu/helpdesk/index.htm) (<http://www.unt.edu/helpdesk/index.htm>)

Email: helpdesk@unt.edu

Phone: 940-565-2324

In Person: Sage Hall, Room 330

For Canvas support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328) (<https://community.canvaslms.com/docs/DOC-10554-4212710328>)

Use of Generative AI

In this course, I want you to engage deeply with the materials and develop your own critical thinking and writing skills. For this reason, the use of Generative AI (GenAI) tools like Claude, ChatGPT, and Gemini is not permitted. While these tools can be helpful in some contexts, they do not align with our goal of fostering the development of your independent thinking. Using GenAI to complete any part of an assignment, exam, or coursework will be considered a violation of academic integrity, as it prevents the development of your own skills, and will be addressed according to the [Student Academic Integrity policy](https://policy.unt.edu/policy/06-003) (<https://policy.unt.edu/policy/06-003>).

Use of Technology During Class

Although technology is critical to our academic, personal and professional lives, I require that you be engaged and respectful during our time together. This means that technology should not distract you from participating in class and must not be a distraction to your professor or fellow students. Please do not text, message, post or otherwise communicate during class and only use technology for the purpose of taking notes or otherwise being active in actual class activities.

In your professional lives after graduation, similar respect will be expected and required. As such, please act professionally in our class together in regards to the use of technology.

Additional Resources for Personal and Professional Enrichment

- *The Millionaire Next Door* by Thomas Stanley & William Danko
- *The Psychology of Money* by Morgan Housel
- *The Art of Spending Money* by Morgan Housel
- *Customers for Life* by Carl Sewell
- *Getting Naked* by Patrick Lencioni
- *The Five Dysfunctions of a Team* by Patrick Lencioni
- *The Emotional Investor* by Jay Mooreland
- *Finding Your Path* by Caleb Moore
- *The Behavior Gap* by Carl Richards
- And any of these: <https://www.kitces.com/recommended-reading-best-books-for-financial-advisors/>