# **Fundamentals of Financial Planning (FIPL 3100 and FIPL 5100)**

## **Instructor Contact Information**

Name: David Dugger, CPA, CFP®

Office Location: Online

Office Hours: By appointment

Email: David.Dugger@unt.edu or via Canvas

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 073 from ***06:30 PM – 09:20 PM o***n ***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.
6. Understand the basics of the ethics and standards of conduct for Certified Financial PlannerTM practitioner.

##

## **Course Materials Required**

Book:

* **Fundamentals of Financial Planning, 7th edition**
* Print ISBN: 978-1-946711-39-7 from UNT bookstore
* eBook: 978-1-946711-40-3 from money-education.com
	+ **Note**: If you’re seeking a financial planning degree, make sure to get the 7th edition. You’ll need it for the capstone course.

Calculator:

* **Texas Instruments BAII 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
* Possibly Financial Planning Software (provided in class if required)

## **Fall 2025 Course Schedule and Requirements**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Topics**(CFP Principal Knowledge Topics) | **Pre-Class****Readings** | **Assignments** |
| Aug 18 | Introduction to the Course,Basic Economics Review (CFP B.11) | Syllabus, Ch 15,Value of Financial Planner article |  |
| Aug 25 | The Financial Planning Process, Financial Planning Approaches (B.07) | Ch 1 & 3 |  |
| Sep 1 | No in-person class, but we’ll be flexible as we might need to catch-up via video, etc. |  |  |
| Sep 8 | Client Psychology, Communications, Counseling, Behavioral Finance, Money Conflicts [Guest Speaker](CFP H.65, 66, 67, 68, 69, 70) | Ch 2 | Your Money Story: bring your thoughts to class with you |
| Sep 15 | Personal Financial Statements/ Cash Management/Credit (CFP B.08, 09, 10) | Ch 4 |  |
| Sep 22 | Income Tax Basics (CFP E.36) | Ch 12 | Financial Statement Case Study (100 pts) due at the beginning of class |
| Sep 29 | **Exam 1 @ beginning of class (100 Points)**TVM – Time Value of MoneyVarious uses (CFP B.12) | Over Ch 1, 2, 3, 4, 12, 15Ch 7  |  |
| Oct 6 | Education Funding(CFP B.13, 14, 15) | Ch 8  |  |
| Oct 13 | Investment Planning Overview (CFP D.27, 28, 31, 33, 34) | Ch 9 | Education Planning Case Study (150 pts) due at the beginning of class |
| Oct 20 | Retirement Planning Overview(CFP F.44, 47, 51, 52) | Ch 11 |  |
| Oct 27 | **Exam 2 @ beginning of class (100 points)**Remainder of class: pick up where we left off | Over Ch 7, 8, 9, 11 |  |
| Nov 3 | Risk Management – Insurance Basics, Insurance Needs, Disability, and LTC [Guest Speaker] (CFP C.18, 25) | Ch 5 |  |
| Nov 10 | Business Entities/ Business Insurance (Health Ins, Liability, Group Life)(CFP E.36, 37, 38, 42, 43 | Ch 13 | Insurance Planning Case Study (150 pts) due at the beginning of class |
| Nov 17 | Estate Planning and Special Circumstances(CFP C.22, E.43, G.54, G.55)CFP Professional Conduct & Regulation(CFP A.01, 02, 03, 04, 05, 06) | Ch 14 & 17Ch 16 |  |
| Dec 1 | **Exam 3 @ beginning of class (100 points)**Wrap up, Loose Ends, Review | Over Ch 5, 13, 14, 16, 17 |  |
| Dec 8 | **Final Exam (100 points)**The lowest grade of 4 exams will be dropped.6:30p-8:30p Mon Dec 8 |

## **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. | 300 | 30% |
| **Application:** |  |  |
| Cases: 400 pts. 2 cases at 125 points; 1 case at 150 points – due at 6:30p in Canvas the day shown | 400 | 40% |
| **Evaluations:** |  |  |
| Exams: Best 3 of 4 x 100 pts – final can replace 1 exam | 300 | 30% |
| **Total Possible Points** | **1000** | **100%** |

**Deadlines**: Quizzes and Exams will be given in class and no make-ups will be given. However, you have 3 extra quizzes and 1 extra exam 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) (<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://digitalstrategy.unt.edu/clear/student-support-services-policies.html) (<https://clear.unt.edu/student-support-services-policies>), visit [unt.edu/success](https://www.unt.edu/success/), and explore [unt.edu/wellness](https://www.unt.edu/wellness/index.html). To get all your enrollment and student financial-related questions answered, go to [scrappysays.unt.edu](http://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://myunt-my.sharepoint.com/personal/stacey_polk_unt_edu/Documents/Syllabus%202.023/Navigate360%E2%80%99s%20Study%20Buddy) ([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/15-2-5) (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/