

FIPL 3100 / FIPL 5100 · Section 001 — Fundamentals of Financial and Insurance Planning

Financial Planning (FIPL) · G. Brint Ryan College of Business · University of North Texas

Course Information

Term: Fall 2026

Credit Hours: 3

Meeting Days/Time: Monday, 6:35–9:25 p.m.

Location / Modality: Business Leadership Building, Room 073 (in person)

Prerequisites: None required. Recommended: prior completion of a financial literacy course.

Instructor Information

Instructor: Mark Evers, Ph.D., CFP®, CRPC®

Title: Clinical Assistant Professor; Director, Financial Planning Program

Office: Business Leadership Building, Room BLB 331F

Office Hours: Immediately after class (Mondays), or Tuesday/Thursday 5:15–6:30 p.m., or by appointment

Email: mark.evers@unt.edu, emails about class/grade should go through the Canvas messaging system as UNT Policy prohibits emails of this nature via Outlook.

Course Description

This course prepares students to begin the journey of becoming a financial planner. It introduces the financial planning process; professional ethics and the fiduciary standard; personal financial statements, cash-flow and debt management; economic concepts; the time value of money; education planning; client psychology and behavioral finance; and risk management and insurance planning. Because it is the only dedicated risk-management course in the program, insurance is treated as a major pillar of the course. Introductory investment, retirement, income-tax, and estate concepts are surveyed as a foundation for later CFP® coursework. This course is designed to fulfill the three-hour fundamentals education requirement for CFP® certification.

Course Objectives

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

- Describe the financial planning process and the ethical and fiduciary standards that govern CFP® professionals.
- Calculate the time value of money for multi-period financial planning problems using an approved financial calculator.
- Construct and interpret personal financial statements and cash-flow, credit, and debt-management analyses.
- Calculate education funding needs and evaluate appropriate funding vehicles and strategies.
- Analyze personal risk exposures and recommend appropriate life, health, disability, long-term care, property, and liability insurance solutions.
- Explain core principles of client psychology, behavioral finance, and interpersonal communication in financial planning.
- Summarize introductory concepts in investment, retirement, income-tax, and estate planning as a foundation for subsequent CFP® coursework.
- Critique financial planning recommendations for accuracy and consistency with professional standards, justifying corrections with appropriate authority.
- Graduate students (FIPL 5100) will additionally evaluate a financial or insurance planning topic through independent research, synthesizing outside professional and scholarly sources.

Required Materials

- Dalton, Michael A., et al. Fundamentals of Financial Planning, 8th ed. Money Education. Print ISBN is 978-1-957-51-1542; eBook ISBN 978-1-957511-55-9.
- Texas Instruments BA II Plus financial calculator (physical unit or the BA II Plus app). Only the calculator is permitted on exams, consistent with industry exams (SIE, Series 7, CFP®).
- Microsoft Excel
- Financial planning software (provided in class).

Grading

Component	Weight
Weekly Review quizzes (proctored, closed-book) -1% each, 1 extra/make up	10%
Take-home unit exams (2) - 10% each	20%
Final examination (proctored, closed-book, CFP®-style)	20%
Comprehensive case (applied, “your own numbers”), 10% each milestone	30%
In-class attendance and engagement, 1% per class session	10%
Professional memo (FIPL 3100) / Graduate research component (FIPL 5100)	10%
Total	100%

Grade Scale:

- A: 90–100%
- B: 80–89%
- C: 70–79%
- D: 60–69%
- F: below 60%

Course Policies

Attendance and Engagement

This course meets once weekly on Monday evenings, and material builds cumulatively. Regular attendance is expected, and students are responsible for all content covered in each session, whether present or not. In-class engagement is a graded component of the course, so you are expected to participate. Students will begin with 12 attendance and engagement credits. Two extra credits are built into the course to provide your grace and wiggle room. Missing a class session will automatically lose 1 credit without the opportunity to make it up. Being more than 10 minutes late to class or back from break or leaving early without prior approval will also result in the loss of ½ credit.

Late and Missed Work – Due Dates Do Not Change

Take home exams, and case milestones have fixed availability windows in Canvas and must be submitted by 11:59PM on their due date. You will be assessed a 2% per hour late penalty with time rounding up. For example: You submit milestone 1 of the case at 8:00:01am the next day. That will result in an 18-point (9 hour) deduction because you are 8 hours and 1 second late.

Due to the proctored nature of the exam, the final exam must be pre-arranged if you are unable to make the exam date. You will not be allowed to take it after the exam date without prior arrangements.

Review quizzes cannot be pre-scheduled. There is an extra quiz provided as make-up.

Communication

Course announcements are posted in Canvas; students are responsible for monitoring them. Email through Canvas is the best way to reach the instructor and will generally be answered within one business day. Please do not email assignment/grade inquiries directly. University policy prohibits us from addressing those electronically outside of Canvas.

Artificial Intelligence (AI) Use

This course treats AI tools the way the profession does — as instruments whose output a fiduciary must verify and own. Permitted AI use is governed by the assignment:

- On designated take-home unit exams and case activities, AI use is permitted and expected. Students must disclose the tools used, submit the prompts they wrote and the AI-generated outputs as artifacts, and then critically evaluate, correct, and verify that output. Undisclosed AI use where disclosure is required is an academic integrity violation. Undisclosed AI use will cause students to earn a zero and an automatic F in the course.
- **On proctored**, closed-book assessments — the weekly review quizzes and the final examination — **AI tools** are **prohibited**. These are completed individually using only an approved financial calculator.

In all cases, students are fully responsible for the accuracy of everything they submit, including any errors introduced by an AI tool.

Assessments, Exams, and Proctoring

Weekly review quizzes and the final examination are proctored, closed-book, and non-programmable calculator-only. The weekly review quiz covers the previous week's topic. There is 1 extra review quiz for make-up/extra credit.

The final is a 50-question, CFP®-style comprehensive examination. The two unit exams are activity-based take-home assessments in which students analyze AI-generated solutions that contain deliberate, topic-specific errors — identifying, correcting, and justifying each correction with reference to the text and professional standards.

Graduate-Section Expectations (FIPL 5100)

FIPL 5100 is dual-listed with FIPL 3100. Graduate students complete an independent research component in place of the undergraduate professional memo, are held to higher-order analytical expectations on the take-home unit exams and encounter additional application-based items on the final examination.

Course Schedule

Week / Date	Topic	Readings & Due Dates
Wk 1 · Aug 17	Course introduction; professional identity & ethics (CFP Board Code & Standards; the fiduciary standard); economic foundations	Williams, “Economics for the Citizen” (Parts I–V). Semester case launched. (Textbook not yet required.)
Wk 2 · Aug 24 – Review Quiz 1	The financial planning process; planning approaches	Ch. 1, 3. Case: client data intake.
Wk 3 · Aug 31 - Review Quiz 2	Client psychology, behavioral finance & communication	Ch. 2. Case: goals & psychographics.
Mon Sep 7	Labor Day — University closed, no class	—
Wk 4 · Sep 14 - Review Quiz 3	Personal financial statements, cash flow, credit & debt	Ch. 4. Case: build client statements.
Wk 5 · Sep 21 - Review Quiz 4	Time value of money; calculator lab (BA II Plus)	Ch. 7. Math set.
Wk 6 · Sep 28 - Review Quiz 5	Education planning — needs analysis, funding vehicles, aid, funding math	Ch. 8. Case: Education Plan case milestone 1 due.
Wk 7 · Oct 5	EXAM 1 (take-home; instructor traveling) Foundations + Education Planning	AI-error-analysis activity; no in-class meeting.
Wk 8 · Oct 12 - Review Quiz 6	Risk management & insurance basics	Ch. 5. Case: risk exposures.
Wk 9 · Oct 19 - Review Quiz 7	Life insurance & annuities	Ch. 17. Case: life needs analysis.
Wk 10 · Oct 26 - Review Quiz 8	Health, disability & long-term care insurance	Ch. 13–14. Analysis set.
Wk 11 · Nov 2 - Review Quiz 9	Property, casualty, liability & business insurance	Ch. 12–13. Insurance Plan case milestone due.
Wk 12 · Nov 9	EXAM 2 (take-home; instructor traveling) Risk Management & Insurance	AI-error-analysis activity; no class meeting.
Wk 13 · Nov 16 - Review Quiz 10	Survey: investment & retirement planning; CFP® career pathway	Ch. 9, 11. Guest planner
Mon Nov 23	Fall Break (Thanksgiving week) — no class	—
Wk 14 · Nov 30 - Review Quiz	Survey: income tax & estate	Ch. 15–16 + income-tax basics.

Week / Date	Topic	Readings & Due Dates
11 (extra credit/Make up)	planning; course wrap	Final Case Milestone due.
Finals · Dec 7	Final examination — proctored, closed-book, 50- question CFP®-style —	6:30pm – 8:30pm

Beginning in week 2, you will have a weekly review quiz over the previous week's topic and reading.

The instructor reserves the right to adjust this schedule as needed; students will be notified of any changes via Canvas.

University Policies and Required Statements

Prohibition of Discrimination, Harassment, and Retaliation

The University of North Texas (UNT) prohibits discrimination and harassment because of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law in its application and admission processes; educational programs and activities; employment policies, procedures, and processes; and university facilities. The University takes active measures to prevent such conduct and investigates and takes remedial action when appropriate.

For more information, see: Policy 16.004 (<http://policy.unt.edu/policy/16-004>).

Academic Integrity Policy

Academic Integrity Standards and Consequences. According to UNT Policy 06.003, Student Academic Integrity, 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.

ADA Policy

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 website (<https://studentaffairs.unt.edu/office-disability-access>).

Retention of Student Records

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via the Canvas online system, including grading information and comments, is also stored in a safe electronic environment for one year. Students have the right

to view their individual record; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the University's policy. See UNT Policy 04.008, Records Management and Retention for additional information (<https://policy.unt.edu/policy/04-008>).

Emergency Notification and Procedures

UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Canvas for contingency plans for covering course materials.

Student Evaluation Administration Dates

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13, 14 and 15 of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the SPOT website (<http://spot.unt.edu/>) or email spot@unt.edu.

Acceptable Student Behavior

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. Visit UNT's Code of Student Conduct (<https://policy.unt.edu/policy/07-012>) to learn more.

Mental Health

UNT provides mental health resources to ensure there are numerous outlets available to you when seeking care, regardless of the nature of the issue or its severity. Listed below are Denton campus in-person and online student resources that can support your academic success and mental wellbeing, whether enrolled in Denton, Frisco Landing, Discovery Park, or online-only courses.

The Counseling and Testing Center (CTS) is located on the 3rd floor of Chestnut Hall, where students have free access to individual counseling/therapy, group counseling, workshops, and crisis counseling, with both in-person and virtual appointment options available (<https://studentcounseling.unt.edu/>).

Psychiatric Services are available at the Student Health and Wellness Center (SHWC) on the 2nd floor of Chestnut Hall, where staff can see students for psychiatric evaluations, prescribe medications, and develop comprehensive treatment plans, with both in-person and telemedicine (online) options available.

Togetherall is an online peer support platform for UNT students. It is a safe community that is available 24/7, where you can connect with students from across the world who are going through the same struggles that you might be facing (<https://togetherall.com/en-us/why-join/>).