

## FIN 418: Financial Planning Seminar

St. Thomas University  
Gus Machado School of Business  
Spring 2018 Semester

- **Instructor:**  
Kevin Brady
- **Instructor Contact Information:**
  - Classroom location & time: OMH 8, Tuesdays & Thursdays from 1:40pm to 2:55pm
  - Office Hours & Location: O'mailia 105, Tuesdays & Thursdays from 9am-1:30pm and 3pm to 4:30pm
  - Phone: 561-213-0841 Email Address: [kbrady@stu.edu](mailto:kbrady@stu.edu)
- **Catalog Description** - Personal financial management approach to estate creation, maintenance, and transfer, using financial analysis techniques and portfolio approaches, cash management and budgeting, role of insurance in income and asset protection, retirement, tax and estate planning.
- **Learning Outcomes:**
  - Determine the nature and extent of information needed to decide on personal financial matters. For example, you will need to figure out the relevant information to decide whether it makes more sense to buy or lease a car, how to save for retirement/educational needs, what type of insurance to buy, etc.
- **Required Materials:**
  - **Required book and materials:** Bajtelsmit, Vickie (2017) *Personal Finance* along with the Wiley Plus materials. The bookstore has the cards needed to get access.
  - **Required Calculator:** HP 10bII+ Financial Calculator [Link on Amazon](#)
- **Grading:**

Assignments: 25%

Projects: 25%

Midterm: 25%

Final Exam: 25%

Overall course grades will be determined according to the following scale:

A = 93%–100%; A– = 90%–92.99%; B+ = 87%–89.99%; B = 83%–86.99%; B– = 80%–82.99%; C+ = 77%–79.99%; C = 73%–76.99%; C– = 70%–72.99%; D+ = 67%–69.99%; D = 60%–66.99%; F = 0%–59.99%

### COURSE STANDARDS

### STUDENT IDENTIFICATION

Each student is responsible for protecting the secure login and pass code assigned him/her. Furthermore, the student may be required to participate in other designated activities that allow the University to confirm that the registered student participating in courses, assessments, and evaluations and being granted credits or credentials is one and the same person.

## **ASSIGNMENTS AND DUE DATES**

The material for this class represents a broad range of topics that have been collected based on their relevance to you, both academically and professionally. The weekly topics leading to your final paper or final assessment, although presented in a logical manner, are a dynamic process requiring both focus and flexibility on your part and must conform to the following:

1. All assignments are to be submitted in APA format.
2. Late assignments will not be accepted.
3. All written assignments must be double-spaced, word processed, and submitted as requested by the due dates.
4. Students are expected to submit high-quality assignments during this course. In this regard, students should ensure their submissions are edited and grammatically sound. The quality of the exposition and content will impact the grade of each assignment and subsequently the final course grade.

### **Format for All Course Assignments**

The required format for *all* course assignments (e.g., projects and research papers) is that of the American Psychological Association (APA). For more information about this style, see the Supplementary Readings and Resources section of the syllabus. If an assignment does not follow APA style, it will receive a penalty of up to a 10% grade deduction.

### **Writing Across the Curriculum**

Communication in written form is one of the most important skills for a university graduate. In order to develop and demonstrate this skill, students' written work will be expected to meet high standards in both content and style. Students will be held to the scholastic standards and policies outlined in the University Catalog.

## **ATTENDANCE AND PARTICIPATION**

Weekly class attendance is required to successfully complete the course. Reading assignments are to be completed prior to class. Students will be expected to be prepared to discuss assignments in class.

Regular class attendance is essential in this course. Your final course grade may be reduced by one letter grade for each unexcused absence more than one. You will be assigned an unexcused absence if you are late or leave early. It is your responsibility to notify your professor if you have a valid reason for arriving late for class or leaving early. This must be in writing or by email.

Students are responsible for all the materials discussed and/or announced in class. Students are also reminded that the penalties for plagiarism in any form are serious (review the Saint Thomas University Student Handbook for student responsibilities) and will be handled according to STU policy.

### **NONPARTICIPATION**

If the student never logs on to class (online) and does not successfully initiate a course drop request, the student receives a UW grade. A student may also receive a UW grade by meeting the following four criteria: (1) never participating in Discussion forums, (2) never submitting an assignment, (3) never taking part in any assessment, and (4) never participating in any learning group activity. To receive course credit in the future, the student is required to re-register for the course and pay the full course fee.

## **WITHDRAWAL FROM A COURSE**

It is not true that withdrawing from a course simply means not showing up or stopping participation in that course. Please ensure that the policy on withdrawing from a course at St. Thomas University is clearly understood.

At St. Thomas University, in order for a student to withdraw from any course, it is NOT SUFFICIENT for the student to stop attending class or to inform the instructor of his or her intention to withdraw. St. Thomas University's policy states that any student wishing to withdraw from a course must do so formally through BASIC. Any student whose name appears on the final official roster for the class will receive a letter grade based on the percentage of points earned, even if the percentage of points is 0 and the letter grade is an F.

To officially withdraw from a distance education course, students must consult with their instructor and complete the withdrawal forms. Students must electronically submit their forms through their academic advisors. A completed form must have the signature of a dean.

### **Guidelines for Participating in All Online Course Activities**

All class activities are to be completed according to the specific due dates indicated on the course syllabus. Students are expected to participate fully in all discussions and to submit postings on time. Students will be assessed by the degree and quality of their participation (postings) in Discussions. **All assignments will be submitted via Ember.**

### **NOTICE TO STUDENTS REGARDING SEVERE INCLEMENT WEATHER AND UNIVERSITY EMERGENCY CLOSINGS**

If there is a hurricane, the instructor will post and email students instructions before the storm takes him/her offline.

**If there are problems with completing assignments because of damage from hurricanes or tropical storms, the instructor will revise the assignment schedule as needed.**

### **COURSE EVALUATION**

Students are expected to complete an online evaluation at the end of the term for each course in which they were enrolled for a term. Evaluations are very important as they help to improve course content and provide the instructor with feedback on how he/she could enhance the course. Term course evaluations are available at the end of the course.

### **ACADEMIC INTEGRITY POLICIES**

The University trusts that each student will maintain lofty standards of honesty and ethical behavior. All assignments submitted in fulfillment of course requirements must be the student's own work. Students are reminded that the penalties for plagiarism are very serious. Students who plagiarize will fail the course. No professional can maintain credibility using another's work, whether that person is an employee, a fellow student, or a published writer. Therefore, our discipline requires that plagiarism in any form be dealt with severely.

### **ACADEMIC HONESTY**

Academic honesty is highly valued at St. Thomas University. You must always submit work that represents your original words or ideas. If any words or ideas used in a class posting or assignment submission do not represent your original words or ideas, you must cite all relevant sources and make clear the extent to which such sources were used. Words or ideas that require citation include all hard copy or electronic publications, whether copyrighted or not, and all verbal or visual communication when the content of such communication clearly originates from an identifiable source. Please see the Student Handbook for more information about academic honesty, including consequences of academic dishonesty.

Written assignments that include material similar to that from course reading materials or other sources should include a citation including source, author, and page number. Quotation marks should be used if the material is copied directly from the readings, and text citations should be used (for example, “Kozol, 1988, p. 22”). Following that example, if the material is paraphrased, “(Kozol, 1988)” should appear immediately following the paraphrased material. In addition, written assignments that are similar or identical to those of another student in the class are also a violation of the policy. The consequence for a violation of this policy is receiving 0 points for the assignment. Rewriting the assignment will not be an option. Finally, you may not submit the work of someone else as your own or submit work that you have submitted for another class.

### **CITING EXTERNAL SOURCES**

A particularly important part of writing a paper is giving credit to external sources used. Failure to cite external sources may cause a paper to be considered not in conformance with the Academic Honesty policy as outlined in this syllabus and/or result in a paper being considered to contain plagiarism. Be familiar with these areas, and note that citing sources means having them in your references as well as where otherwise appropriate.

Sources that must be cited include the following:

1. Material from another source used word for word (direct quote)
2. Material from another source with some rewording (revised quote)
3. Material from another source put into your own words (paraphrase)
4. Material for another course you have written

Failure to cite external sources will be considered a significant lack of adherence to guidelines and will incur a penalty. Failure to cite sources may have profound consequences, particularly if the use of sources is considered a significant portion of the content of a submitted assignment.

### **NONORIGINAL CONTENT (EVEN IF PROPERLY CITED)**

Without question, the use of external material in an assignment is strongly encouraged, as it can add value and supporting information. However, it is important to note that assignments should generally consist of a substantial amount of original material (wording and ideas). If an assignment contains an excessively large percentage of content that is nonoriginal, the assignment will be marked down to reflect that. As an extreme example, if an assignment consisted of all nonoriginal content, even if correctly cited, the assignment would be given 0 points on the basis of not having any original content. Therefore, please make sure your assignments have an appropriate balance between cited and original content. **The maximum amount of properly cited, nonoriginal content allowed in each assignment is 30%.**

### **ACADEMIC DISHONESTY AND PLAGIARISM DETECTION TECHNOLOGY**

St. Thomas University utilizes online plagiarism software as both a deterrent to academic dishonesty and an educational tool to assist students in their ability to work with and document sources of information. The plagiarism software is used a tool to guide professors and students on the originality of the material submitted for assignments and the documentation of the sources used to produce the material.

Where anti-plagiarism software is used, and depending upon the assignment and the requirements of the professor for the assignment, 30% similarity or matching is the recommended threshold for faculty to closely review the submitted material to determine if a student has plagiarized. Where the use of anti-plagiarism software is absent, and

there is reason to suspect that a student has violated the Academic Conduct Code, as it relates to plagiarism, the procedure to follow in both cases is the same.

## PRIVACY AND CONFIDENTIALITY IN THE CLASSROOM

One of the highlights of the STU academic experience is that students can draw on the wealth of examples from their background or organizations in discussions and written work. However, it is imperative that students not share information that is confidential, privileged, or proprietary. Students must be mindful of any contracts to which they have agreed with their employers or others.

## STUDENT SUPPORT SERVICES

All University services are available to online students.

### LIBRARY SERVICES

The University Library provides access to electronic databases and print and media resources. The best place to start is [www.stu.edu/library](http://www.stu.edu/library) for the E-RESEARCH link, as well as other important links and library services. The electronic library catalog will allow you to find books, government documents, videos, and other media types. Access to these collections and services is available with your University email authorization and password. The Library hours are posted on the website. The Reference Research Help Desk phone number is 305-628-6668.

### TECHNOLOGY SUPPORT SERVICES

Students are responsible for acquiring and maintaining the required equipment and technological services they need to participate in the learning activities. For issues or problems related to University email, My Bobcat, and Ember, please contact:

Email and My Bobcat  
Mon–Fri, 9 a.m.–5 p.m.

**STU Help Desk**

**305-628-6610**  
[helpdesk@stu.edu](mailto:helpdesk@stu.edu)

All matters relating to usernames, passwords, second-term registration, financial aid, tuition fees, transcripts, PIN numbers, and Student IDs

**B.A.S.I.C.**

**305-474-6900**  
[Website](#)  
[stubasic@stu.edu](mailto:stubasic@stu.edu)

Support  
Mon–Fri, 9 a.m.–5 p.m.

**Ineabelle Colón**  
*Program Technical Assistant*

**305-628-6702**  
[icolon@stu.edu](mailto:icolon@stu.edu)

### UNIVERSITY WRITING CENTER

The University Writing Center (UWC) provides writing assistance to STU students from all disciplines, both undergraduate and graduate. The UWC is staffed by a director and writing tutors who work one-on-one with writers at all stages of the writing process, from brainstorming to developing proofreading skills. To make an appointment, please email [writingcenter@stu.edu](mailto:writingcenter@stu.edu).

### CAREER SERVICES

The Office of Career Services is dedicated to assisting students and alumni in attaining their career goals. The Office specializes in combining one-on-one career advising with the latest in career-related technology, including an Internet-based system for job openings and résumé writing/referrals. Hours can be found on the website: [www.stu.edu/career](http://www.stu.edu/career).

### HEALTH AND WELLNESS COUNSELING SERVICES

The Counseling Services Office serves to make a positive difference in students' lives. They assist students in working through adversity and difficult life situations. The services provided are free and confidential to registered students. To schedule an appointment to speak with a counselor, call 305-628-6690 or email [counseling@stu.edu](mailto:counseling@stu.edu).

### **DISABLED STUDENT ACADEMIC SERVICES**

It is the intent of St. Thomas University, consistently with its obligations under the Americans with Disabilities Act and Section 504 of the Rehabilitation Act of 1973, to insure equal access to quality education for its diverse student population. The Academic Enhancement Center provides auxiliary aids, guidance, and other academic assistance to students with disabilities. This assistance includes tutoring, registration help, adapted equipment (magnifiers, hand magnifiers, recorders, grandstands), testing accommodations, etc. For information regarding services for students with disabilities, contact Mrs. Maritza Rivera, Director of Academic Enhancement Services at (305) 628-6564 or by email at [mriviera@stu.edu](mailto:mriviera@stu.edu).

#### **TECHNOLOGY SPECIFICATIONS (2017–2018)**

##### **COMPUTERS, INTERNET SERVICE, AND OTHER EQUIPMENT**

1. Students **must** have the ability to log on to the Internet.
2. Students must have access to and use of the Microsoft Office program.
3. Students must have access to and use of the Ember learning management system (LMS).
4. Students must update their profile and email on Ember. Students can use only their STU email address. If you do not know your email address, log in to My Bobcat and click User Account.
5. Students must log in to Ember a few times each week to check in and stay informed.
6. Students must post specified assignments in the corresponding discussion forum or assignment, depending on the assignment and instructor's request.
7. Course-related questions should be posted in Discussions to benefit the entire class.

**The onus is on each student to safeguard his/her work in the event that technology fails. For example, students may back up work to an external unit, such as a USB or CD.**

**The following table lists the required computer and Internet specifications for using the Ember LMS.<sup>+</sup>**

	<b>Minimum</b>
Internet Connection	512K
Bandwidth	512 kbps
Software	MS Word 2000 or higher
Processor	(PC or Mac) 2GHz
Operating System	(PC) Windows XP SP3 and newer (Mac) Mac OSX 10.6 and newer

	(Linux) Chrome OS
RAM	512 MB
Browser <sup>++</sup>	Upgrade your browser to the latest version: Chrome (PC or Mac) <a href="http://www.google.com/intl/en/chrome/browser/">www.google.com/intl/en/chrome/browser/</a> Firefox (PC or Mac) <a href="http://www.mozilla.org/en-US/">www.mozilla.org/en-US/</a> Safari (Mac) <a href="http://support.apple.com/downloads/#internet">support.apple.com/downloads/#internet</a>
Plug-ins	Flash10 plug-in or newer <a href="http://get.adobe.com/flashplayer/">http://get.adobe.com/flashplayer/</a> JavaScript enabled
Peripherals	1024 x 768 pixel resolution display Speakers and sound card

<sup>+</sup> STU recommends students use/purchase a computer with these standards listed at the start of their program.

<sup>++</sup> STU does not provide technical support for browsers other than those listed.

\*\*\*\*\* In the class schedule below, the exam dates, March 1<sup>st</sup> and May 1<sup>st</sup>, will not change.

**Course Schedule\***

Week  
of

9-Jan	Chapter 1
16-Jan	Chapter 2
23-Jan	Chapter 3
30-Jan	Chapter 4
6-Feb	Chapter 5
13-Feb	Chapter 6
20-Feb	Chapter 7
27-Feb	Midterm Week
6-Mar	Spring Break
13-Mar	Chapter 8
20-Mar	Chapter 9
27-Mar	Chapter 10
3-Apr	Chapter 11
10-Apr	Chapter 12
17-Apr	Chapter 13
24-Apr	Chapter 14
1-May	Final Exam

\*Note, there are two classes per week.

