



One missed class period will not affect your 130 maximum score for attendance, participation and responsibility. A second missed class reduces the maximum to 90 points, a third missed class reduces the score to 50, and a fourth results in a 0.

The course uses a curved grading scheme, but 90% is a guaranteed A- and 80% a B-.

**Exams:** There are two take-home exams.

**Financial Planning Project:** There is a financial planning project involving the execution of a financial plan. This project includes an oral presentation.

**Assignments:** Assignments are listed on the class schedule. Others may come as the course develops. Each student will make a brief class presentation (5 minutes) throughout the course, based upon a predetermined schedule. Suggestions include covering a financial planning website, financial planning software, summary of an article or case related to a financial planning area, reviewing a particular homework assignment, etc. The goal for this is to help you become a more effective oral presenter and it is not graded.

**Participation:** Class participation and responsibility is an indicator of your effort and achievement. Participation is a measurement of a student's willingness to initiate and/or contribute to class discussion. It is expected that each graduate student will display professional behavior.

**Three Paperback Books:** You are to read three books during the semester.

1. Either read the *Richest Man In Babylon* or *The Millionaire Next Door*.
2. Either read *Smart Women Finish Rich*, *Smart Couples Finish Rich*, or *The Money Guru*. I recommend the first book for single women, the second for couples, and the third for single men. David Bach is the author of all three, so they are definitely related.
3. One other book of your choice. You may choose from a variety of motivational, organizational behavior, investment, etc. books. You must get it approved by me via email. Some suggestions include *Rich Dad, Poor Dad* by Kiyosaki, *Seven Habits of Highly Effective People* by Covey (or *First Things First*), *Good to Great* by Collins, *Financial Peace* (Revised) by Ramsey, *Total Money Makeover* (Revised) by Ramsey, or any other of a number of books. You may have already read a great book that deals with interpersonal relationships, managing yourself, or wealth building and that is fine. It is ok if the book is used in another class.

Each book requires a maximum, one-page double spaced summary of what impressed you, how you were helped by reading the book, etc. I do not grade on content, just writing style and readability. Make sure it is proofread!

**Blackboard:** Course syllabus, assignments, announcements, etc. are posted on this. It is located at [blackboard.boisestate.edu](http://blackboard.boisestate.edu)—your user ID is your Broncweb log on.

**Final Exam Period: May 12<sup>th</sup>**, though this day is a class presentation day.  
ACCT 579: Spring 2010

DATE	Chapter	TOPIC	ASSIGNMENTS
Jan. 20	1 3 18	Introduction Communication & Internal Analysis Financial Planning Profession	Me In 40 Years—in class  Risk Tolerance Questionnaire—in class
27	2 4	External Environment  Personal Financial Statements	Client Data Worksheet-Budget, 2/3 Where Does Your Money Really Go, 2/3
Feb. 3	4 5 6	Continued Setting Financial Direction Time Value of Money	Personal Financial Statements, 2/10 1 <sup>st</sup> Book Due
10		Guest Speaker – Paul Stark, Atty., Wills, Trusts, Bankruptcy	Read 41-45, 820-826, 830-833, 835 before Paul presents
17	12 12A 12B	Investment Planning Concepts: Fixed Income Securities Equity Securities	Skip 524-526 Skip 573-584 Skip 609-610 Assigned H/Wk
24	12C	Guest Speaker – Investments & Mutual Funds	Skip 657-663
Mar. 3	13	Income Tax Planning: AMT; Personal Residence; Investments; Real Estate; Passive Losses; Marginal Rates	Assigned H/Wk 2 <sup>nd</sup> Book Due <b>Exam One – due March 10</b>
10	15	Finish Income Tax Planning Retirement Planning, Social Security, Education Planning	Assigned H/Wk
17	8	Finish Retirement Planning Insurance & Risk Management	Assigned H/Wk
24		Spring Vacation—No class!!	
31	9 10	Guest Speaker – Insurance Life Insurance Personal Property Insurance	Assigned H/Wk Skip 327-328, 351-362, 390-398 Skip 421-423, 443-447
Apr. 7		Catch-Up Day	3 <sup>rd</sup> Book Due
14		Guest Speaker - Investments	
21	17	Introduction to Estate & Gift Taxation	Assigned H/Wk
28		Estate & Gift Taxation cont.	<b>Exam Two – due May 5 or 7</b>
May 5 May 12	Project Presentations Project Presentations		Written Project Due When Presentation Made

## ACCTG 579: Personal financial Planning Case Assignment

This assignment involves preparing a comprehensive financial plan for a client. The client may be single or married, with or without children. The client may not be your spouse/partner, children, siblings, parents or grandparents. The client should have a situation that gives you enough to work with and present a meaningful report. This plan must include the client's financial position and your advice and recommendations.

Using the process of financial planning, you are to prepare a financial plan. The first step will most likely include the Client Worksheet, Where Does Your Money Really Go Worksheet or actual budget, and the Risk Tolerance Questionnaire. You should interview the client to help determine his/her goals. The plan will include:

1. A client profile including goals and the current status of insurance, investments, income tax, retirement, education, gifts, estates, trusts and will information.
2. Statement of Financial Position. This statement should include all assets and liabilities at current values with important footnotes reported per book description.
3. Identify the current financial strengths and weaknesses.
4. Budget for actual expenditures and income. Recommended improvements are important. Savings are paramount. Watch for excessive discretionary spending that could be the source for potential savings and investments.
5. Make recommendations on the goals, risks and other planning factors in all areas of your client's financial situation.
6. Prepare a **maximum 8 minute** presentation of some particular aspect of your client's situation to present to the class. You will not have time to cover the entire plan, so choose an interesting or unique aspect of the plan or the planning process. Remember, you have 8 minutes and you are graded down for each 30 seconds of exceeded time. You are allowed an extra 2 minutes for Q & A (8 + 2 = 10 total). Slides, charts, graphs, and/or handouts are good to use. You may use Power Point, but make sure you have tested the equipment so you are ready to present within two minutes. The time factor is critical as there are a lot of presentations. The written plans are turned in immediately following the presentation.
7. Grading criteria and approximate weight for the project:

• Organization/clarity	10%
• Completeness and thoroughness	20%
• Analysis and recommendations	40%
• Written/Grammar, etc.	10%
• Oral presentation	<u>20%</u>
	<b>100%</b>

PERSONAL FINANCIAL PLANNING CASE  
SPRING 2010  
EVALUATION SHEET

NAME \_\_\_\_\_

Organization/Clarity (20) \_\_\_\_\_

Completeness and Thoroughness

Profile, information (4) \_\_\_\_\_

Balance Sheet (4) \_\_\_\_\_

Budget (4) \_\_\_\_\_

Insurance (4) \_\_\_\_\_

Education (4) \_\_\_\_\_

Investments (4) \_\_\_\_\_

Income Tax Planning (4) \_\_\_\_\_

Retirement Planning (4) \_\_\_\_\_

Social Security (4) \_\_\_\_\_

Estate Planning (4) \_\_\_\_\_

Analysis & Recommendations

Strengths & Weaknesses (40) \_\_\_\_\_

Recommendations (40) \_\_\_\_\_

Presentation

Written/Grammar, etc. (20) \_\_\_\_\_

Oral (40) \_\_\_\_\_

Total Points (200 maximum) \_\_\_\_\_