ACCT 579: Personal Financial Planning  
Spring 2018 Syllabus  
Department of Accountancy

**Part I: Instructor Information**

**Instructor:** Janet Mosebach, Ph.D., CPA (inactive)  
**Phone:** (208) 426-3411  
**Email:** janetmosebach@boisestate.edu  
**Virtual Office Hours:** Tuesday, 5:00-6:00 p.m. Mountain Time, or by appointment (via Blackboard Collaborate)  
**Office Location:** Micron Business and Economics Building (MBEB) 3104  
**Contact Instructions:** For the quickest response, I prefer that you contact me via email. I will respond to email within 24 hours, except on weekends and holidays. If you do not understand the instructions or due dates for an assignment, please use the class discussion forum entitled ‘Course Questions’ to post your questions. Students are encouraged to answer questions posted by other students and to subscribe to the discussion forum.

*For assistance with technical problems in Blackboard please contact the Boise State Help Desk, helpdesk@boisestate.edu, tel. 208-426-4357, or consult Boise State’s Blackboard Student Help documentation.*

**Part 2: Course Information**

**Course Format**

This course is conducted entirely online. Attendance, participation, and assignments will be submitted through the Boise State University Blackboard Learn course site. This course consists of weekly readings, assignments, online discussion boards, a semester-long project, and exams. Though you may access Blackboard at any time and complete most of the work at hours convenient to you, you will still have multiple deadlines each week, and regular participation is mandatory. You must complete assignments and all other course requirements by scheduled deadlines. Due dates occur on Thursday and Sunday each week at 11:59 p.m. Mountain Time.

**Course Description**

This course focuses on the tools to help individuals reach their personal financial goals. There will be five main areas of emphasis: investments, insurance coverage/asset protection, income
tax planning, retirement planning, and estate planning. The areas will be covered in the personal finance framework

**Prerequisites**
Admission into the Boise State University Master of Science in Accountancy Online Program.

**Course Learning Objectives**
Upon successful completion of this course, you will be able to:

1. Develop an understanding of the various issues encountered during the financial planning process.
2. Identify the components of a comprehensive personal financial plan.
3. Identify planning strategies currently in use in the financial and estate planning areas.
4. Identify tax-efficient investment and planning strategies used to minimize income tax, estate tax, or both.
5. Explain the planning strategies discussed in the course and identify when they can and should be used by a client.

Achievement of the learning objectives addressed in this course will be evaluated through course assignments and other requirements described later in the syllabus.

**Part 3. Instructional Materials**

**Required Course Texts, Materials, and Resources**
The materials listed here are required by the first week of class.


**Additional AICPA Materials:** To access many of the additional AICPA materials used in the course, you need to be a member of the AICPA. If you are not already a member, you can [join for free as a student affiliate](#).

**Additional Readings:** In addition to the required textbook, there are a number of additional required and recommended readings. These readings, or links to them, are noted in each unit of the course.

**Virtual Office Hours:** To participate in virtual office hours via Blackboard Collaborate, you will need a webcam, microphone, and speakers (no speakerphone).

The materials provided or generated in this course, including (but not limited to) handouts, notes, slides, videos, worksheets, assignments, answer keys, quizzes, exams, etc., are only for the use of students currently enrolled in the course for purposes associated with this course.
You are not to pass them on to others, including future students. To pass these materials on to others would, in some cases, be a violation of copyright laws. More importantly, such materials would have a negative impact on the recipient’s learning process and performance in the course. For these same reasons, you are not to refer to any course materials received from former students or other sources.

**Part 4. Course Requirements**

**Class Participation**

Log in to the Blackboard course site at least three times a week and complete the assignments by the scheduled due dates. The amount of learning you get out of this course will largely depend on your preparation and participation. Class participation is a requirement of this course and counts toward your grade. Actively participating in this course is the best way to engage you in learning.

**Time Required**

Online courses are more flexible but still require the same time commitment as face-to-face classes. Please be aware that time estimates for each lesson, assignment, and week are estimates only. The actual time you spend to complete the course activities will vary depending on how quickly you read and the level of your technology skills. Organize your time in a way that allows you to thoughtfully and thoroughly complete readings, assignments, and participation in online discussion board forums. It is your responsibility to stay on pace and submit all of your work by the due dates. Please note that according to University Policy #4080, this three-credit course will require you to spend, on average:

- 7.5 - 9 hours per week for a 15-week course
- 16.25 - 19.5 hours per week for a 7-week course

You can find some tips on how to manage your time in an online course.

**Course Units and Activities**

When you initially log into the Blackboard course site, read any new announcements. To begin work on each unit, select the **Units** link from the course’s main menu and use the numbered items to guide you through the learning activities.

This 15-week course has seven units, each consisting of two sections (except the last unit that consists of three sections). You will complete one section per week. Each unit/section will provide a variety of instructional activities. These activities have been designed to help you meet the course learning objectives, as well as develop the foundational knowledge, critical thinking, and communication skills associated with this course. If you do not understand the instructions or due dates for an assignment, please use the class discussion board forum entitled ‘Course Questions’ to post your questions. Time estimates are provided to help you gauge the effort involved and manage your schedule more effectively.
Units/sections contain a variety of activities for you to complete and include some or all of the following items:

- **Individual Study**
  Each of the following items is listed within each unit/section along with instructional guidance.
- **Readings**
  All readings are from required text listed above, or from linked articles and websites. Reading time estimates do not include time to take notes or reread challenging material. You may wish to adjust your study plan accordingly.
- **Videos**
  Support concepts and ideas that you will be learning in the unit/section. Viewing them will assist you in understanding concepts that will be important for you to apply on various assignments.
- **Assignments**
  Assessments designed to measure performance relative to the unit/section learning objectives. These assessments are due weekly and include a variety of assessment methods (short answer questions, research tasks, computations, etc.).
- **Quizzes**
  Some assignments may be in the form of a quiz. You will take all quizzes on the Blackboard course site. The purpose of each quiz is to check your understanding of essential points covered in course materials and provide you with immediate feedback regarding your progress in the course.

- **Interaction with Your Classmates**
- **Discussion Board Forums**
  You are expected to participate in online written discussions with your classmates. Initial and response posts are due by 11:59 p.m. Mountain Time on the due dates specified in the course schedule. Discussion board requirements and grading rubrics are provided within the course.

- **Major Project and Exams**
  Detailed instructions, resources, rubrics or other grading criteria, and time allocations to complete these assessments are provided in their respective unit/section activity folders in the Blackboard course site.
- **Project**
  - Purpose: To apply key concepts and theories in the preparation of a personal financial plan, including a needs assessment and recommendations for each of the major personal financial planning areas, as well as a personal financial statement and spending plan.
  - Assigned: At various points during the course as pertinent topics are covered.
  - Due: Intermediate Project pieces due throughout the course (see course schedule)
  - Due: Final Project is due in Unit 07, Section 15
• **Midterm Exam**  
  o Purpose: To measure student understanding of key concepts and theories relative to course leaning objectives through the midpoint of the course.  
  o Assigned and Due: Unit 05, Section 09

• **Final Exam**  
  o Purpose: To measure performance relative of key concepts and theories relative to course leaning objectives throughout the course.  
  o Assigned and Due: Unit 07, Section 16

**SafeAssign Information/Requirements**
Assignments submitted in this course may be subjected to screening using the SafeAssign plagiarism detection tool in Blackboard. SafeAssign provides an Originality Report highlighting sections of your paper with text that matches blocks of text found online or in papers previously submitted to the global database. The overall SafeAssign score for your paper is a warning indicator of the quantity of text matching text in other documents and does not represent a grade for your assignment.

**Citation Requirements**
Should you find inspiration in others’ ideas or writing when completing course assignments, be sure to cite them so I can understand which ideas and writing are your original work and which are those of the sources you used.

**Grading Information**
Grades in this course are based on an 800 point grading system as shown in the following table:

<table>
<thead>
<tr>
<th>Graded Activity or Deliverable</th>
<th>Total Points</th>
<th>% of Final Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discussion Boards</td>
<td>80</td>
<td>10.0%</td>
</tr>
<tr>
<td>Overall Participation</td>
<td>40</td>
<td>5.0%</td>
</tr>
<tr>
<td>Assignments/Quizzes</td>
<td>280</td>
<td>35.0%</td>
</tr>
<tr>
<td>Semester-long Project</td>
<td>200</td>
<td>25.0%</td>
</tr>
<tr>
<td>Exams (2 x 100 pts each)</td>
<td>200</td>
<td>25.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>800</td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Discussion board forums include a grading rubric and you are encouraged to view it before completing the discussion board forum. Assignments are clearly marked with point values, either in total or per question on an assignment. You should also confirm an assignment has been submitted, and review all of your scores and accompanying comments on graded items by accessing ‘My Grades’ in the main course menu. Learn more about My Grades from the Boise
State [My Grades Blackboard Help Page](#).

Your final course grade is determined using the following grading scale:

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A+</td>
<td>97.00-100%</td>
</tr>
<tr>
<td>A</td>
<td>93.00-96.99</td>
</tr>
<tr>
<td>A-</td>
<td>90.00-92.99</td>
</tr>
<tr>
<td>B+</td>
<td>87.00-89.99</td>
</tr>
<tr>
<td>B</td>
<td>83.00-86.99</td>
</tr>
<tr>
<td>B-</td>
<td>80.00-82.99</td>
</tr>
<tr>
<td>C+</td>
<td>77.00-79.99</td>
</tr>
<tr>
<td>C</td>
<td>73.00-76.99</td>
</tr>
<tr>
<td>C-</td>
<td>70.00-72.99</td>
</tr>
<tr>
<td>D+</td>
<td>67.00-69.99</td>
</tr>
<tr>
<td>D</td>
<td>63.00-66.99</td>
</tr>
<tr>
<td>D-</td>
<td>60.00-62.99</td>
</tr>
<tr>
<td>F</td>
<td>0-59.99</td>
</tr>
</tbody>
</table>

**Part 5. Course Schedule**

A tentative course schedule containing information regarding the topics covered in each unit/section is posted separately on Blackboard to help you plan your work. Every effort is made to make the class schedule as accurate and complete as possible. However, there may be occasions when changes become necessary. The instructor reserves the right to make any such changes and all attempts will be made to notify students well in advance of any such changes.

**Part 6. Student Expectations/Responsibilities**

**Academic Integrity**

Boise State promotes Academic Excellence as a core Shared Value upholding the virtue of honesty in the pursuit of knowledge. Behaving with integrity and honesty is a hallmark of a Boise State University graduate. The conferring of a degree represents the University’s indication that the recipient has engaged in academic work that is representative of her/his own efforts and that was completed with integrity and honesty.
Upholding academic integrity in all assignments provides students with the opportunity to engage with the material being investigated and assert their evidence-based findings. This behavior demonstrates the commitment to learning and preparation necessary for a successful future. All work you submit must represent your own ideas and efforts or be cited including any material you wrote for another course; when work does not, it is academic dishonesty. Academic dishonesty in any form may result in failure in the course or dismissal from the Program and/or the University. See Boise State’s Academic Integrity page for more details. This webpage includes a link to the university’s Student Code of Conduct. By your enrollment in this course, you are implicitly indicating to the instructor that you have read, understand, and accept the university’s policies and procedures regarding academic integrity.

The first instance of any form of academic dishonesty on any graded component in the course will result in a score of 0 points. A second instance of any form of academic dishonesty will result in a grade of ‘F’ for the course. In addition, the instructor will report any incidents of academic dishonesty following the procedures outlined in the Office of the Dean of Students Procedures for Addressing Academic Misconduct.

Communicating With Your Instructor

If you have a conflict and/or will be unavailable to participate in a timely manner during a particular week, please let me know by sending an email in advance. You are encouraged to ask questions directly and immediately.

The turnaround time for grading assignments will generally be one week. I will use rubrics and other Blackboard tools to comment on your papers and provide feedback. Learn how to locate feedback in the Boise State My Grades Blackboard Help Page.

If you notice any problems in the course or seek clarification on an assignment, send me an email or post it in the class discussion board forum entitled Course Questions. If you need technical assistance, please call the Help Desk.

I will generally login and participate in the course at least 4 days each week. This includes grading, making announcements, responding to student questions, and participating in discussions. I will send an announcement whenever I will be away from the class for more than a few days.

I would like to check in with each of you at least once over the course of the semester via email and/or virtual office hours. Virtual office hours are most successful when we find a mutually agreeable meeting time. I know it can be intimidating the first time we meet online, but I believe the benefits outweigh any negatives.

Part 7. Course Expectations and Policies

Late Work Policy

Your work is late when it is submitted after the published deadline, which is clearly noted on each graded course component. It is always best to submit work on time, but I understand that sometimes extenuating circumstances make this difficult. Acceptance of late work is entirely at
the instructor’s discretion and dependent on the receipt of sufficient evidence that the lateness was because of circumstances beyond your control.

Discussion post requirements must be met during the week assigned. Late posts are not accepted for a grade, although it is beneficial to your learning to submit them anyway.

Absolutely no late work is accepted after the due date of the final exam due to university official grade posting deadlines.

**Part 8. Additional Syllabus Policies and Procedures**

Please refer to these [University Guidelines and Policies](#) for information regarding:

- Technology
  - Technical Assistance
  - Technology and Technical Skill Requirements
- Student Resources and Policies
  - Student Support Resources
  - Student Online Privacy
  - Accommodations for Students with Disabilities
  - Academic Writing Standards
  - Student Conduct
  - Copyright Compliance

Please refer to these [Student Expectations and Guidelines](#) regarding:

- Guidelines for Communicating with Your Instructor
- Statement of Shared Values
- Issues with a Class
- Planning for Success
- Online Course Strategies
- Building Class Community