Term Information

Effective Term: Autumn 2016
Previous Value: Autumn 2015

Course Change Information

What change is being proposed? (If more than one, what changes are being proposed?)
Update course prerequisite

What is the rationale for the proposed change(s)?
The proposed course change reflects the replacement of requirements for admission to the major with appropriate course prerequisites.

What are the programmatic implications of the proposed change(s)?
(e.g. program requirements to be added or removed, changes to be made in available resources, effect on other programs that use the course)?
None

Is approval of the request contingent upon the approval of other course or curricular program request? No

Is this a request to withdraw the course? No

General Information

Course Bulletin Listing/Subject Area: Consumer Sci: Con&Fam Fin Serv
Fiscal Unit/Academic Org: Department of Human Sciences - D1251
College/Academic Group: Education & Human Ecology
Level/Career: Graduate, Undergraduate
Course Number/Catalog: 5260
Course Title: Family Financial Management Applications
Transcript Abbreviation: Fam Financl Mgt Ap
Course Description: Family financial management concepts are applied to evaluate financial goals and prepare a comprehensive financial plan for a household.
Semester Credit Hours/Units: Fixed: 4

Offering Information

Length Of Course: 14 Week, 7 Week, 4 Week (May Session), 12 Week (May + Summer)
Flexibly Scheduled Course: Never
Does any section of this course have a distance education component? No
Grading Basis: Letter Grade
Repeatable: No
Course Components: Recitation, Lecture
Grade Roster Component: Lecture
Credit Available by Exam: No
Admission Condition Course: No
Off Campus: Never
Campus of Offering: Columbus

Prerequisites and Exclusions
Cross-Listings

Prerequisites/Corequisites
Prereq: 3260 (B- or higher) and 4260 and BUSFIN 3120 or 3220.
Prereq or concur: 4270 and 4280 and BUSFIN 3300 and 3222.

Previous Value
Prereq: B- or higher in CSCFFS 2260 (260), and 3260 (CSCFmFnS 359), 4260 (560), and BusFin 3120 (420) or 3220 (620). Prereq or concur: CSCFFS 4270 (CSCFmFnS 561), CSCFFS 4280 (568), BusFin 3300 (640), and 3222 (522) or 4223 (723).

Exclusions
Not open to students with credit for CSCFmFnS 660.

Cross-Listings

Subject/CIP Code

Subject/CIP Code: 19.0403
Subsidy Level: Doctoral Course
Intended Rank: Senior, Masters, Doctoral, Professional

Requirement/Elective Designation
Required for this unit’s degrees, majors, and/or minors

Course Details

Course goals or learning objectives/outcomes
• Evaluate family financial goals and prepare a comprehensive financial plan.
• The influence of individual and family needs on household decisions
• How social and economic conditions relate to the financial services industry
• Family risk exposure and management
• Retirement planning, benefits selection, and taxation
• Money management, debt counseling, and investment practices for different situations
• Ethical decision making when working with families and clients
• Ability to make a wide range of clients feel comfortable and ability to work well in teams
• Quantitative skills
• Writing skills: ability to write reports describing complex products and strategies in easy to understand language
• Oral communication skills: describe complex products and strategies in easy to understand language

Content Topic List

• The influence of individual and family needs on household decisions
• How social and economic conditions relate to the financial services industry
• Family risk exposure and management
• Retirement planning, benefits selection, and taxation
• Money management, debt counseling, and investment practices for different situations
• Ethical decision making when working with families and clients
• Ability to make a wide range of clients feel comfortable and ability to work well in teams
• Quantitative skills
• Writing skills: ability to write reports describing complex products and strategies in easy to understand language
• Oral communication skills: describe complex products and strategies in easy to understand language

Attachments

• CSCFFS 5260 Syllabus.docx: CSCFFS 5260 Syllabus
  (Syllabus. Owner: Montalto,Catherine P)

Comments
## Workflow Information

<table>
<thead>
<tr>
<th>Status</th>
<th>User(s)</th>
<th>Date/Time</th>
<th>Step</th>
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<td>Montalto,Catherine P</td>
<td>02/11/2016 09:22 PM</td>
<td>Submitted for Approval</td>
</tr>
<tr>
<td>Approved</td>
<td>Folden Jr,H Eugene</td>
<td>02/17/2016 02:38 PM</td>
<td>Unit Approval</td>
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<tr>
<td>Pending Approval</td>
<td>Odum,Sarah A. Zircher,Andrew Paul Warnick,Bryan R. Achterberg,Caryl L.</td>
<td>02/17/2016 02:38 PM</td>
<td>College Approval</td>
</tr>
</tbody>
</table>
Instructor: Sherman D. Hanna  
265D Campbell Hall  
Ph: 292-4584  
Email: cffs5260@gmail.com  
Office Hours: Tuesdays, 3:15-4:00;  
Thursdays, 2:15-4:00.  Other days,  
by email appointment.

TA: Coco (Congrong) Ouyang, 265L  
Campbell Hall.  
Email: Ouyang.33@osu.edu  
Office hours, Mondays 5:00-6:00

Final exam: Monday, May 2, 6:00pm-7:45pm, Jennings 136

Course Description: Family financial management concepts are applied to evaluate financial  
goals and prepare a comprehensive financial plan for a household. Level: U G

Prerequisites: 3260 (B- or higher) and 4260 and BUSFIN 3120 or 3220. Prereq or concur:  
4270 and 4280 and BUSFIN 3300 and 3222.

Overall Course Objectives: Each student will apply concepts covered in previous financial planning courses and prepare a  
comprehensive financial plan for a household. This course is designed to meet the financial plan  
preparation course requirement for the education requirements of the Certified Financial Planner  
Board™.

Learning Objectives  
Upon completion of this course, the student will be able to:  
1. Demonstrate a comprehensive understanding of the content found within the Financial  
Planning curriculum and effectively apply and integrate this information in the formulation of  
a financial plan.  
2. Effectively communicate the financial plan, both orally and in writing, including information  
based on research, peer, colleague or simulated client interaction and/or results emanating  
from synthesis of material.  
3. Collect all necessary and relevant qualitative and quantitative information required to develop  
a financial plan.  
4. Analyze personal financial situations, evaluating clients’ objectives, needs, and values to  
develop an appropriate strategy within the financial plan.  
5. Demonstrate logic and reasoning to identify the strengths and weaknesses of various  
approaches to a specific problem.  
6. Evaluate the impact of economic, political, and regulatory issues with regard to the financial  
plan.  
7. Apply the CFP Board Financial Planning Practice Standards to the financial planning process

Brief Outline of Major Topics:
1. Family Financial Goals
2. Using Prescriptive Life Cycle Model to Analyze Family Financial Plans
3. Analyzing Family Budgets
4. Income Tax Planning
5. Insurance Planning
6. Investment Planning
7. Estate Planning

Required Course Materials
2. Instructor course packet. (To be sold at the beginning of class Tuesday, Jan. 12 by Zip Publishing.)
4. Each student must have a financial calculator and be able to use it: TI BA II + or HP 12-C. Use of Smartphones will not be allowed during tests.

Assignments
For each assignment, there are particular Word files on Carmen Content, and students must download these files, plus Excel files if specified in the directions. There are three types of assignments in the class:

Grable Mini-Case Teams: For mini-cases in the Grable textbook, you will be assigned to a TEAM of students, and you will be expected to work together as a group on two sets of assigned cases during the first part of the term, leading to presentations at an assigned time. Each student on a case team is expected to contribute to each case report, and post at least once for each mini-case on the case team’s Carmen thread. An unexcused absence at a planning meeting for a team case report will result in zero credit for that student on the report. Each student is expected to meet with the team to plan the next report. (On the schedule below, these reports and associated planning times are indicated by a small photo of the first author, John Grable.)

For each Mini-Case, a team should turn in one copy of answers to the questions for the assigned case.

Team Case Exercise: These exercises will be done by case teams, not necessarily the same teams as for the Grable Mini-Case teams. Each Case Team will be given a hypothetical client profile, and will complete four reports: (1) Financial Statements; (2) Investments; (3) Insurance; and (4) Retirement Planning. As with the Grable Mini-Case Teams, each student must post at least once for each exercise on the team’s Carmen Thread, attend planning sessions in class, and attend the class for the final presentation of each report in order to receive any credit. (On the schedule below, these reports and associated planning times are indicated by a small graphic of a hypothetical case family, ) A team should turn in one copy of the Exercise Word file
with answers to the questions for the assigned case, plus other printouts as specified for each exercise.

**Client Assignments:** Each student will be expected to find a household ("client") to work with for client assignments (Client Assignments 1-9, Wall Street Journal Assignments 1-4, First Draft of comprehensive financial plan, project notebook, with all client assignments, corrections and revisions of all client assignments, first draft, and revised draft.) For the client assignments, you should both post all files on your Carmen thread (except for documents that have confidential information you cannot redact – email those to cffs55260@gmail.com.) You should also turn in the printouts indicated in the instructions. For each of the class presentations starting March 8, you should download a template PowerPoint file and enter information for your client. You should email your PowerPoint file by 1 PM of the date indicated.

Requirements for a client: Independent of parents, living alone or with spouse or other life partner. Age: 25 or older; OR, annual household income in 2015 of at least $30,000. The client household should not include a financial planner, or other person employed doing financial planning types of activities. The client must be willing and able to provide the student with W2 forms and 1099 forms received by the client shortly after they are received (by the end of January for W2 forms, by mid-February for 1099 forms) and complete federal and state income tax returns for the 2015 tax year (typically filed in April 2016), including all supporting documents, no later than April 19. **Without these documents, a student will receive no credit for any client assignments in the course, and will therefore fail the course, as client assignments total 58% of the course grade.**

Any student who has not turned in a client agreement form signed by the client by Tuesday, Jan. 19 must:

1. Send an email to cffs55260@gmail.com with either the expected date you will receive the signed client agreement form, or, if no client has been lined up, provide a detailed account of efforts to obtain a client.
2. If no client has been lined up, meet with Dr. Hanna to discuss alternatives to having an actual client.

Students who cannot get a cooperative client and who can provide reasonable evidence that they made a substantial effort to obtain a client will receive a complex case to work with for their 5260 individual assignments and project.

We will email a feedback file after each client assignment is graded. Students should keep track of these feedback files (for Assignments 1-9) and start responding to each comment, making corrections on assignments if appropriate. Students should attach a printout of the Assignment 3 feedback file to Assignment 6, with response to each of the feedback comments. Students should attach a printout of the Assignment 2 feedback file to Assignment 7, with response to each of the feedback comments.

**Wall Street Journal Assignments:** A subscription to the *Wall Street Journal* is strongly suggested, as it is the best source for those who plan to work in the financial services sector. (Note, however, that you can access WSJ articles for free through the OSU library web page, but it will not provide the same long-term benefits of your own subscription.)
There are four assignments that require use of the *Wall Street Journal*. Each assignment should include your own brief summary of a personal finance article from the *Wall Street Journal* and a discussion of how the article relates specifically to your client household. **Zero credit will be given for articles about investing in a specific company. Zero credit if your discussion could apply to any household. Zero credit if you do not attach a copy of the article.** The article should have been published during the previous 3 weeks.

**How do I purchase a WSJ subscription?**

*Online Subscription Form*

Use the online order form at [www.wsj.com/studentoffer](http://www.wsj.com/studentoffer) to purchase a subscription.

*Important Registration Information – Online Subscription Forms*

Professors are provided a list of their WSJ student subscribers. To be on that list, make sure to follow these instructions when activating your bookstore packet or online subscription:

- **Under School Information** use the following:
  - First 3 digits of the school zip code (432)
  - School Name (Ohio State University)
  - Referring Professor (Sherman Hanna)

Upon activation you will have immediate access to WSJ.com. Your print paper will begin in 3-5 days after you complete the activation and will be delivered to the address you list on the activation form.

**What do I receive with the subscription?** You receive the print paper 6 days a week, full access to WSJ.com (not available at the library), Smartphone and Tablet editions.

**Critiques:**

Starting with Client Assignment 5, we will assign critiques for each Client Assignment (5-8.) You will be responsible for following specific directions for a critique of that week’s presentations and posted files for your assigned student. (There will be forms to download.) You should bring a copy of the critique to the next class and also post the critique file on that student’s Carmen thread, clearly indicating on the subject line that was critiqued. You should have substantive criticisms or suggestions about content and additional comments on student’s oral presentation and there will also be specific directions for specific evaluations you will have to complete. For critiques of Tuesday presentations, you should post your critique on the other student’s Carmen thread by Thursday night. For critiques of Thursday presentations, you should post your critique on the other student’s Carmen thread by Monday night. After you download a critique another student has written, you should start planning your response to the suggestions. At the end of the term, you will be responsible for including a summary sheet in your project notebook showing giving a response to each suggestion received.
Rules/Policies for Exams/Quizzes
There are four Carmen quizzes, five in-class quizzes, one mid-term test, and a final exam. All tests are open-book and open-note, and will typically require use of a financial calculator and the course packet. All communication devices must be turned off during in-class exams. There will generally be no make-up tests. For excused absences, points will be assigned based on performance on similar topics on later exams, including the final exam.

Expectations for Student Conduct and Participation
Your communication to your clients is very important. The appearance and content should be professional.
1. All written work (weekly assignments, conclusions, recommendations to clients, etc.) should be word processed. (No credit for handwritten assignments.) You should use a spell checker to detect and correct spelling errors. There should be no grammatical errors. Points will be deducted for errors in spelling and grammar.
2. All margins for your final report (top, bottom, left and right) should be 1 inch.
3. If references are used, the sources should be listed at the end of each section, using APA style.

Expectations and Policies:
1. Come to class adequately prepared. Bring textbook, syllabus, packet, financial calculator, and assignment sheets to class.
2. No texting during class. If you do not want to pay attention during class, do not come. Distractions will reduce the amount you learn. Please also do not take photos during class. All powerpoint lecture files will be posted on Carmen.
3. The files for all assignments must be downloaded from the course Carmen page.
4. Hand in all assignments at class time on the date designated on the syllabus. Unless an exception has been made by your instructor, late papers will receive zero credit.
5. Make a file folder for your case. Include all graded client assignments because they will be needed for the project notebook.
6. Adhere to the academic standards of honesty. Although you may engage in discussions in your small group of calculations for the case assignments, all work turned in should be done independently. For all assignments involving your client, you must indicate any assumptions you made about client information. Making up information about a client without disclosing this on a written assignment will be considered a violation of academic standards and will be reported to the University Committee on Academic Misconduct.
7. Treat others with respect. In this class, as in the entire university, racism, sexism, anti-Semitism, and other forms of prejudice will not be tolerated. If you believe that any form of prejudice is occurring in this class, bring it to the instructor's attention.
8. You should display a professional attitude and behavior at all times. It is extremely important that you not discuss cases outside of class in a way that might reveal any client's identity – violation of this rule can result in automatic failure in the course.

See also Rubrics file on Carmen Content.
Course Requirements and Grading
Each assignment must be turned in on the due date to receive full credit. Missing class without an appropriate excuse (e.g., medical) will almost always result in lost points. For the client assignments, lack of information from a client is not an acceptable excuse for turning in a client assignment late. If that is a problem, contact Dr. Hanna, and if necessary he will contact your client. You should always turn in client assignments on the due dates, even with missing
information. Even if late penalties would result in no points for an assignment, it is crucial that each client assignment be turned in as soon as possible, because you will need to revise each client assignment until it perfect.

See separate handout with points and due dates for each part of the course (quizzes, team exercises, client assignments, etc.) The final project notebook, worth 25% of the course grade, will receive zero points if any client assignment has not been completed, or any major errors have not been corrected in each client assignment.

There will be zero credit for all client assignments and for the project notebook (and therefore, since all client assignments and the 4 Wall Street Journal assignments total 58% of the course points, failure in the course) if a student has not turned in redacted copies of the client’s 2015 federal and state income tax returns, including all income documents needed for the 2015 federal income tax return for client (and spouse/partner if there is one), including W2 forms, 1099 forms for income such as interest, dividends, disability payments, and pension payments. Redacted copies of the W2 & 1099 forms documents must be turned in with Client Assignment 4. If the client has not finished the federal and state income tax returns by the due date of Assignment 4, the student must produce the returns, using tax software, and/or forms downloaded from government sites. Redacted copies of the client’s actual complete federal & state income tax returns must be turned in no later than April 16.

Final grades will be based on a student's weighted average using the following scale:

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<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>93-100%</td>
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<tr>
<td>B+</td>
<td>87-89</td>
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<tr>
<td>C+</td>
<td>77-79</td>
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<tr>
<td>D+</td>
<td>67-69</td>
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<tr>
<td>A-</td>
<td>90-92</td>
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<tr>
<td>B</td>
<td>83-86</td>
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<tr>
<td>C</td>
<td>73-76</td>
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<tr>
<td>D</td>
<td>60-66</td>
</tr>
<tr>
<td>B-</td>
<td>80-82</td>
</tr>
<tr>
<td>C-</td>
<td>70-72</td>
</tr>
<tr>
<td>E</td>
<td>59% or less</td>
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</tbody>
</table>

Academic Misconduct  The Ohio State University’s Code of Student Conduct (Section 3335-23-04) defines academic misconduct as: “Any activity that tends to compromise the academic integrity of the University, or subvert the educational process.” Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the University’s Code of Student Conduct is never considered an “excuse” for academic misconduct, so I recommend that you review the Code of Student Conduct and, specifically, the sections dealing with academic misconduct. In 5260, academic misconduct includes:

1. Cheating on tests
2. Collaborating on online quizzes
3. Plagiarizing assignments (although you can use phrasing in the Example Cases if appropriate for your client.)
4. Making up information about your client without full disclosure in assignments. If you have not received complete information from your client for an assignment, you still must turn in the assignment on time, but you should have a detailed discussion of all assumptions you made to estimate missing numbers, etc.

If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the University’s Code of Student Conduct (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this
course and suspension or dismissal from the University. For additional information, see the Code of Student Conduct (http://studentaffairs.osu.edu/info_for_students/csc.asp).

**Course accommodations** Any student who feels s/he may need an accommodation based on the impact of a disability should contact one of the instructors privately to discuss specific needs. The Office of Disability Services is relied upon for assistance in verifying the need for accommodations and developing accommodation strategies. Please contact the Office for Disability Services at 614-292-3307 (V) or 614-292-0901 (TDD) in room 150 Pomerene Hall to coordinate reasonable accommodations; http://www.ods.ohio-state.edu/.

**Grievances and Solving Problems** According to University Policies, available from the Division of Student Affairs, if you have a problem with this class, “You should seek to resolve a grievance concerning a grade or academic practice by speaking first with the instructor or professor: then, if necessary, with the department chairperson, college dean, and provost, in that order. Specific procedures are outlined in Faculty Rule 3335-7-23, which is available from the Office of Student Life, 208 Ohio Union.” “Grievances against graduate, research, and teaching assistants should be submitted first to the supervising instructor, then to the chairperson of the assistant’s department.

**Statement on Diversity** The Department of Human Sciences affirms the importance and value of diversity in the student body. Our programs and curricula reflect our multicultural society and global economy and seek to provide opportunities for students to learn more about persons who are different from them. Discrimination against any individual based upon protected status, which is defined as age, color, disability, gender identity or expression, national origin, race, religion, sex, sexual orientation, or veteran status, is prohibited.

**Reading Assignments and Activities**

<table>
<thead>
<tr>
<th>Date</th>
<th>Actions, Tests (note – there will be lectures at each class, but only some are listed below.)</th>
<th>Readings; Assignments to turn in and/or post¹</th>
</tr>
</thead>
</table>
| Tues., 1/12 | Lecture: Overview of course  
Find client household that meets course requirements  
Review material from past courses in preparation for test | **Buy Grable, Klock, and Lytton textbook**  
Read Grable et al., Chapters 1-2; also, at end of text, read the Zimmer, Ande, Roth, and Shim Minicases. |
| Thurs., 1/14 | Lecture: Information needed from client.  
Review of financial statement concepts, discrepancy analysis.  
Planning session 1 for Grable Minicase 1 (Bring Grable textbook) (Grable Mini 1-A) | **Fill out personal information sheet**  
Give client income/expense sheet and asset/liability sheet  
Take Online Quiz 1 (financial calculators) on Carmen by Tuesday, |

¹ Always check Assignment Score Excel file for additional details about requirements. Note that for Assignments 6 and 7, students should also turn in completed feedback files as indicated on the score sheet.
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<thead>
<tr>
<th>Date</th>
<th>Actions, Tests (note – there will be lectures at each class, but only some are listed below.)</th>
<th>Readings; Assignments to turn in and/or post¹</th>
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<td>1/19</td>
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<td>1/19.</td>
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<tr>
<td>Tues., 1/19</td>
<td>Buy course packet at beginning of class. More on net worth change, discrepancy analysis Planning session 2 for Grable Minicase 1 (Grable Mini 1-B) Diagnostic Test (no points, but up to 20 points extra credit.)</td>
<td>Read Grable et al., Chapter 3. &amp; Butterfield, Little, Cantrell, and Alpha, Edwards, Mayfield, Dion, &amp; Graham cases. Download and read CFP topic list from Carmen. Read Packet, Chapter 1 thru Example Assignment 3 plus Chapter 5 &amp; Loan Amortization Appendix, plus review financial calculator basics if you are rusty. Email draft of Client Assignment 1 to <a href="mailto:cffs5260@gmail.com">cffs5260@gmail.com</a> by 1/25</td>
</tr>
<tr>
<td>Thurs., 1/21</td>
<td><strong>Introduction to Life Cycle Savings</strong> Turn in team Grable Minicase 1 Meet with your Case Team at end of class to plan for completion of Team Report 1 (bring printout of your team’s Case Profile) (TC1-A)</td>
<td>Turn in signed client agreement form Take online Quiz 2 by 1/26</td>
</tr>
<tr>
<td>Tues., 1/26</td>
<td><strong>Lecture:</strong> Overview of life cycle savings model, LCS spreadsheet; Investments, plus Overview of Grable chapters 3-4 Meet with your Case Team at end of class for 2nd session for working on Team Report 1 based on hypothetical case. (bring printout of your team’s Case Profile) (TC1-B)</td>
<td>Read Packet, Chapters 2-4; Example Assignments 2 &amp; 7. Turn in WSJ #1 (1/26) Read Grable, Chapter 10, 13 Email personal LCS file to <a href="mailto:cffs5260@gmail.com">cffs5260@gmail.com</a> by 1/29</td>
</tr>
<tr>
<td>Thurs., 1/28</td>
<td>Lecture: Running the LCS for your client, thinking about retirement, etc. Read packet pp. 235-245 (first part of Chapter 8) Turn in Case Team Report 1 &amp; post on team’s Carmen thread Meet with your Case Team at end of class to plan for completion of Team Report 2 (bring printout of your team’s Case Profile) (TC 2-A)</td>
<td>Read <a href="http://www.cfp.net/learn/ethics.asp">http://www.cfp.net/learn/ethics.asp</a></td>
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<td>Tues., 1/24</td>
<td><strong>Lecture:</strong> Overview of Grable chapters 5-6;</td>
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<tr>
<td>Date</td>
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<td>Readings; Assignments to turn in and/or post¹</td>
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<td>2/2</td>
<td>Financial Statements; more on using finstate file. Meet with your Case Team at end of class for 2nd session for Team Report 2 (TC 2-B)</td>
<td>&amp; Read Grable Ch. 5-6 + Minicase, “Good Gone Bad” Case Read Packet, Chapter 7 &amp; Example Assignment 5. Post revised client A1 on your personal thread by 2/3.</td>
</tr>
<tr>
<td>Thurs., 2/4</td>
<td>Lecture: Insurance planning Turn in Case Team Report 2 &amp; post on team’s Carmen thread Grable Mini-2 planning session</td>
<td>Take Online Quiz 3 by 2/9</td>
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<td>Tues., 2/9</td>
<td><strong>Lecture</strong>: More on insurance Turn in Client Assignments 1 &amp; 2 (with printout of LCS Main Sheet) &amp; also post on your personal Carmen thread Meet with your Case Team at end of class for 1st session for Team Report 3 (TC 3-A)</td>
<td>Read Grable, Chapters 7-9</td>
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<tr>
<td>Thurs., 2/11</td>
<td>Lecture: Retirement planning Turn in Grable Mini 2 Meet with your Case Team at end of class for 2nd session for Team Report 3 (TC 3-B)</td>
<td>Take Online Quiz 4 by 2/16</td>
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<td>Turn in TC-3 Lecture: More on retirement planning Meet with your Case Team at end of class for 1st session for Team Report 4 (TC 4-A)</td>
<td>Read Grable Chapter 12 Read packet, Chapter 9 and Example Assignment 8</td>
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<tr>
<td>Thurs., 2/18</td>
<td>Lecture: Projecting the future balance sheet for your client household, discrepancy analysis</td>
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<td>Date</td>
<td>Actions, Tests (note – there will be lectures at each class, but only some are listed below.)</td>
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<tr>
<td>Tues., 2/23</td>
<td>Meet with your Case Team at end of class for 2nd session for Team Report 4 (TC 4-B)</td>
<td></td>
</tr>
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</table>
|            | **Turn in WSJ 2. Turn in TC 4**  
**Lecture:** Income tax calculations for your client: 2015-2016                                  | Read Grable, Chapter 4.                       |
|            |                                                                                                 | Read Packet, Chapter 6 and Example Assignment 4 |
|            | **Lecture:** Topics from Grable text (be prepared to answer questions when called on.)            |                                               |
|            | **In-class Quiz 1**(pop quiz Tuesday or Thursday)                                               | Review Grable, Chapter 12.                   |
| Tue., 3/1  | **Lecture:** More on Risk and Insurance ; & Topics from Grable text; disability and life insurance; estate planning  
**Turn in Client Assignment 4 & redacted copy of client 2015 federal & state income tax return, including redacted 2015 W2 & 1099 forms.** (produce returns if necessary with tax software) | Read Grable, Chapter 13  
Review Grable Chapters 5-7,9  
Post A4 Word file on your Carmen thread. |
| Thu., 3/3  | Present Client A1/A2/A5 Powerpoint . (email Powerpoint file by 1:00 PM Tuesday) . All students should turn in  A1/A2/LCS/A5 printouts Tuesday. | Post message on your Carmen thread with A1&A2&A5 word file & updated finstate file |
|            | **Turn in WSJ 3**  
**Lecture:** Overview of Client Assignment 6  
Test                                                                                   |                                               |
|            |                                                                                                 | Read Grable Chapter 14  
Turn in printout of WSJ 3  
Post critique of A1/A2/A5 by Thursday, March 10 |
| Tue., 3/22 | **Present Client Assignment 6 Powerpoint** (email Powerpoint file by 1:00 PM Tuesday)  
Turn in your A6 printouts.                                                               | Post message on your Carmen thread with A6 word file & updated finstate file |
<table>
<thead>
<tr>
<th>Date</th>
<th>Actions, Tests (note – there will be lectures at each class, but only some are listed below.)</th>
<th>Readings; Assignments to turn in and/or post¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thu., 3/24</td>
<td>Lecture: More on investments. In-class quiz 2</td>
<td>Review Packet Chapter 7</td>
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<td>Post critique of A6</td>
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<tr>
<td>Tue., 3/29</td>
<td><strong>Present Client Assignment 7 Powerpoint.</strong> (email Powerpoint file by 1:00 PM Tuesday)</td>
<td>Post message on your Carmen thread with A7 word file &amp; any required Excel file</td>
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<td>Turn in your A7 printouts.</td>
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<tr>
<td>Thu., 3/31</td>
<td>Lecture: More on Retirement Planning In-class quiz 3</td>
<td>Read Grable Chapter 8</td>
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<tr>
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<td>Review Packet Chapter 9, Grable Chapter 8</td>
<td>Post critique file on other student’s Carmen thread.</td>
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<tr>
<td>Tue., 4/5</td>
<td><strong>Present Client Assignment 8 Powerpoint</strong> (email Powerpoint file by 1:00 PM Tuesday)</td>
<td>Read Grable Chapter 14</td>
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<td>Turn in your A8 printouts.</td>
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<tr>
<td>Thu., 4/7</td>
<td>Lecture: Overview on Assignment 9, plus putting the plan together In-class quiz 4</td>
<td>Post A8 critique file on other student’s Carmen thread.</td>
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<tr>
<td>Tue., 4/12</td>
<td>Present A9 Tuesday (email Powerpoint file by 1:00 PM Tuesday) Turn in your A9 printouts.</td>
<td>Post A9 Word file on your Carmen thread</td>
</tr>
<tr>
<td>Thu., 4/14</td>
<td>Overview on project notebook. Turn in draft of plan (Word file; Tables 1-3 from finstate; Figures 1-4 from LCS).</td>
<td>Post Word file of plan, plus finstate file (should match latest information from client income tax returns), plus LCS file – these posted files MUST match printouts turned in.</td>
</tr>
<tr>
<td>Tue., 4/19</td>
<td>Deadline for turning in redacted copy of actual client federal and state income tax returns (must include all forms) More on project notebook In-class quiz 5 Help Session</td>
<td>I will email feedback files for draft. Most graded drafts will be available to pick up in class.</td>
</tr>
<tr>
<td>Thu., 4/21</td>
<td><strong>Turn in WSJ 4</strong> Lecture: Help session; review for final</td>
<td>Pick up graded draft.</td>
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¹ Note: Some assignments may require additional work outside of class.
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<td>Monday, 4/25</td>
<td>3:00 PM, project notebook due in Campbell Hall 265D. (30 point penalty/day for turning in notebook late.)</td>
<td>By 4/25: Post revised draft on your Carmen thread, and other updated files, including finstate and LCS. (Posted files must be consistent with text, tables, and figures in your revised plan.) Post message on your Carmen thread with A6 Word file &amp; revised A3 &amp; finstate file attached.</td>
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<tr>
<td>5/2</td>
<td>Monday, 6:00 pm-7:45 pm, final exam, Jennings 136.</td>
<td>Pick up project notebook at final exam</td>
</tr>
</tbody>
</table>

Note – if there are any substantial errors in the revised plan or the revised assignments, no credit for the notebook until these errors have been corrected and revised files have been emailed to cffs5260@gmail.com. If substantial errors have not been corrected by the time grades are due, a grade will be posted that includes no points for the notebook and no curve will be applied.