

# FINANCIAL PLANNING (FPL)

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## **FPL 301 - General Principles of Financial Planning, 3 credits.**

This course provides a comprehensive examination of the general principles of financial planning. The course introduces students to working with clients, constructing personal financial statements, developing debt management plans, recommending financing strategies, and understanding the basics of the time value of money. This online course has optional live sessions. (RIZE Course: CFP 301/311 - General Principles of Financial Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 1st Semester

## **FPL 302 - Risk Management and Insurance Planning, 3 credits.**

This course provides a comprehensive examination of the general principles of risk management and insurance planning for individual and family clients. Students will learn to work with clients to analyze and evaluate risk exposures, and analyze an individual and family's insurance needs, to select the most appropriate insurance policy and company, and to understand a business owner's use of insurance to protect the business' assets and future income. This online course has optional live sessions. (RIZE Course: CFP 302/312 - Risk Management and Insurance Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 1st Semester

## **FPL 303 - Investment Planning, 3 credits.**

This course explores the securities market, sources of information, risk/return, stocks, bonds, options, futures, and security analysis, and culminates in portfolio construction and analysis. You will learn how to evaluate different asset classes for different investment objectives and determine their suitability for investors considering investment goals, time horizons, risk tolerance, and tax situations. This online course has optional live sessions. (RIZE Course: CFP 303/313 - Investment Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 2nd Semester

## **FPL 304 - Tax Planning, 3 credits.**

This course covers taxation for individuals, sole proprietorships, partnerships, and corporations, as well as the tax aspects of investments, insurance, annuities, and retirement planning. Students will be able to identify the likely tax consequences of personal and business financial activities and select appropriate and lawful tax minimizing tactics and strategies. This online course has optional live sessions. (RIZE Course: CFP 304/314 - Tax Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 1st Semester

## **FPL 305 - Retirement Savings and Income Planning, 3 credits.**

This course is designed to provide students with the foundation to conduct a retirement needs analysis for individuals, to understand the different types of retirement plans available to individuals, and to recognize the key factors that affect retirement plan selection for business owners. This online course has optional live sessions. (RIZE Course: CFP 305/315 - Retirement Savings and Income Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 2nd Semester

## **FPL 306 - Estate Planning, 3 credits.**

This course provides an introduction to federal gift, estate, and generation-skipping transfer taxes and the many planning techniques used to minimize the impact of these taxes on transfers of wealth. It also explores the income-tax effects of gifts and bequests, with particular attention to the limitations on income-shifting to family members. This online course has optional live sessions. (RIZE Course: CFP 306/316 - Estate Planning). Sophomore Status.

**Frequency:** 1st or 2nd Half - 1st Semester

## **FPL 307 - Financial Plan Development, 3 credits.**

Students will participate in developing a complete financial plan, through the use of case studies and interviewing mock clients. Presentations of a formal financial plan, demonstrating the ability to set client expectations and communicate with clients by answering questions and concerns, are also required. This online course has optional live sessions. (RIZE Course: CFP 307/317 - Financial Plan Development).

**Frequency:** 1st or 2nd Half - 2nd Semester

**Prerequisites:** FPL 301 (may be taken concurrently) and FPL 302 (may be taken concurrently) and FPL 303 (may be taken concurrently) and FPL 304 (may be taken concurrently) and FPL 305 (may be taken concurrently) and FPL 306 (may be taken concurrently)