FINANCE 5345
Personal Financial Planning
Winter Quarter, 2019

Instructor	Scott Severs
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Telephone	(206) 552-7903
Office Hours	By appointment
Class Time	6:00-8:40pm
Class Days	Thursday
Classroom	Pigott 304

COURSE GOAL
This course is a survey course designed to be an introduction to and overview of personal financial planning. The goal of this course is for you to learn basic personal financial planning theories and the application of those theories.

SUCCEEDING IN THIS COURSE
The style of instruction will be lecture, discussion, and group activity. There will be lecture notes provided prior to the start of each class. We will also be analyzing case studies and working on group projects throughout the course. You will be working on these during class, preparing written analyses to hand in, and presenting your findings as a group. You may be called on in class to analyze situations and discuss alternatives. I would highly recommend that you review your notes as soon as possible after the lecture to clear up any confusion over the topics discussed.

SCHEDULE

Date	Topic	Case Due	Personal Project Due
January 10	Intro, Financial Planning, Personal Budgeting		
January 17	Major Purchases, Loans		Proposal
January 24	Risk Management, Insurance	Lease vs. Buy	
January 31	Investment Planning		Risk Management Planning
February 7	Investment Planning	Asset Allocation	
February 14	Retirement Planning	Stock Valuation / Research	
February 21	Tax Planning	Financial Plan Research	

February 28	Behavioral Finance		Investment Planning
March 7	Estate Planning	Behavioral Finance	
March 14	Intro to Wealth Management	Estate Planning	Retirement Planning
March 21			

TESTING AND GRADES

You will be expected to spot issues, gather appropriate information, analyze alternatives, and communicate your recommendations. Your grade will be determined by the following weighting.

Quizzes	10%
Class participation	20%
Cases	30%
Personal Project	40%

Your grade for class participation will be based upon your attendance and my perception of the quality of your participation each night given your prior relevant education and experience. You will be given a short quiz at the beginning of each class. For the cases, you will all be given a financial planning case in class and will be asked to work with your group to analyze and present your findings at the next class. For many cases there will be a written assignment due at the beginning of the following class. IT IS IMPORTANT FOR YOUR LEARNING AND GRADE THAT YOU TURN THE CASES IN ON TIME. For the personal project you will have to develop your own unique fact pattern based upon a real person or persons and you will make recommendations based on the fact pattern you have developed. The grades on your personal projects will be based on the completeness and quality of your analysis.

You are expected to be aware of and follow the University's Academic Integrity Policy. Violations of the Academic Integrity Policy will have serious repercussions. If you are not sure about whether a particular action is acceptable under the Academic Integrity Policy, you should check with me **BEFORE** engaging in it. A copy of the Academic Integrity Policy is posted on the Canvas site for the course.

If you have, or think you may have, a disability (including an 'invisible disability' such as a learning disability, a chronic health problem, or a mental health condition) that interferes with your performance as a student in this class, you are encouraged to arrange support services and/or accommodations through Disabilities Services staff in the Learning Center, Loyola 100, (206) 296- 5740. Disability-based adjustments to course expectations can be arranged only through this process.