Finance 4325
Retirement and Estate Planning
Spring 2021

Instructor: John C. Lopez
Office Hours: By Appointment
Email: Message through Blackboard Learn

NOTE: This course is offered as a Hyflex in accordance with the University of Houston Hyflex course definition. Students who plan on attending class must adhere to the COVID 19 protocols as indicated here:

COVID Campus Protocols

HYFLEX DELIVERY

The course will be held in the classroom indicated in the semester schedule with the COVID 19 protocols.

ZOOM will be used as the online delivery platform. The course will be live streamed and recorded.

If you are attending the course online, please have your cameras on and your microphone muted (unless you wish to ask/answer a question).

Treat the online experience as you would a live class.

Dress appropriately

Minimize distractions

Actively participate

COURSE DESCRIPTION:

The course is designed specifically for students interested in pursuing careers in the financial planning profession and seeking to obtain the CFP® designation.

The course and curriculum are approved by the CFP® Board of Standards and meets two of the educational components required to become a Certified Financial Planner ™

Topics studied will include:

RETIREMENT SAVINGS AND INCOME PLANNING:

- Retirement needs analysis
- Types of retirement plans
- Taxation requirements of qualified plans
- Distributions from retirement plan vehicles
- Traditional and Other IRA's
- Tax-advantaged and non-qualified plans
- Social Security
- Retirement plan selection for individuals and entities

ESTATE PLANNING

- Property Titling
- Estate planning documents
- Planning for incapacity
- Trusts
- Federal Transfer Tax
- Lifetime gifting
- Charitable deduction planning
- Postmortem planning

LEARNING OBJECTIVES:

Learning objectives for this class are those which are outlined in the CFP Board's Student-Centered Learning Objectives for each of the above topics.

CFP® Board Learning Objectives

TEXTBOOKS AND MATERIALS:

We will be utilizing the following Kaplan Financial Education books:

FP515 Registered Programs Retirement Savings and Income Planning Package 2021 - With Online Assessments

FP516 Registered Programs Estate Planning Package 2021 - With Online Assessments

PLEASE NOTE WE WILL BE USING THE 2021 EDITIONS OF THIS MATERIAL, DO NOT PURCHASE THE 2020 BOOKS.

Books may be obtained as follows:

Directly from the publisher utilizing our UH/Kaplan Financial web portal:
UH/Kaplan Financial Planning

Click "Login" Click on "Create an Account". You can then purchase the required texts by clicking on "Browse Offerings."

When purchasing the books, you will also be given access to Kaplan's vast library on online resources to assist you with the preparation for the CFP® exam including a practice question bank.

You will utilize this question bank extensively in this course.

Books are available as e-books however they are priced the same as print books. There is a savings in shipping costs.

PRE-SEMESTER ACTIVITIES:

1) Create an account with the CFP Board of Standards:

   CFP Board of Standards

   Click on Login (top right corner of page)
   Click on "create your online CFP Board account"

2) When in the classroom, please have a name tent showing the name you wish to be called on the desk in front of you. Make it professional!!

3) Review the functions for Time Value of Money in your financial calculator.

   WE WILL BE USING FINANCIAL CALCULATORS. BRING THEM TO CLASS.

   You may use any financial calculator you are comfortable with however, in class we will be solving problems using the TI BA II Plus calculator.

4) Create an account in UH/Kaplan Portal and **BUY THE BOOKS AND BE READY TO GO ON DAY 1.**

   PLEASE NOTE WE WILL BE USING THE 2021 EDITIONS OF THIS MATERIAL, DO NOT PURCHASE THE 2020 BOOKS.

   UH/Kaplan Financial Planning

CLASS STRUCTURE:

We will go through all modules of the books.
Class will consist of discussing the important topics in each chapter.
Students will read each module and take a module quiz.

MODULE QUIZZES:

You are required to earn at least a 70% on each module quiz. You will have 3 attempts to earn this.

EXAMS:

We will have 4 tests and a comprehensive final.

This is meant to prepare the student for the types of questions seen on the CFP® exam. If you have been following the material and class discussions and doing well on the module quizzes, you should have no problems with tests and the final exam.

GRADING:

Average of Module Quizzes-20% of Final Grade.
Average of Exams-40% of Final Grade.
Average of Final Exam-40% of Final Grade .

Grading Intervals:

A 90%+

A- 85%+

B+ 80%+

B 75% +

C+70%+

C 65%+

D 60%+

F <60%