

## Introduction to Financial Advising (BUSG 1304)



**Credit:** 3 semester credit hours (2 hours lecture, 1 hour lab)

**Prerequisite/Co-requisite:** None

**Course Description:** A study of the financial problems encountered by financial advisors when managing family financial affairs. Includes methods to advise clients on topics such as estate planning, retirement, home ownership, savings, and investment planning.

### Required Textbook and Materials

Title	Small Business Management in the 21st Century
Author	David T. Cadden, Sandra L. Lueder
eISBN	978-1-4533-4556-6
Publisher	Flat World Knowledge
Type	Digital
URL	<a href="http://students.flatworldknowledge.com/course?cid=1200765&amp;bid=184788">http://students.flatworldknowledge.com/course?cid=1200765&amp;bid=184788</a>
Required	\$19.95
Optional	Printed Textbook, Study Pass, All Access Pass
Additional Requirement	Weekly Black Board access

### Course Objectives

Upon completion of this course, the student will be able to:

1. Identify the concepts associated with the time value of money.
2. Identify the differences among various savings and investment programs and classes of securities.
3. Identify the options for personal insurance.
4. Describe retirement and estate planning techniques.
5. Explain owning versus renting real property.
6. Describe consumer protection legislation.

### Course Outline

- |   |   |
|---|---|
| 1) Personal Financial Planning                                  | b) Assets                                       |
| a) Individual or "Micro" Factors That Affect Financial Thinking | c) Debt and Equity                              |
| b) Systemic or "Macro" Factors That Affect Financial Thinking   | d) Income and Risk                              |
| c) The Planning Process   | 3) Financial Statements                         |
| d) Financial Planning Professionals                             | a) Accounting and Financial Statements          |
| 2) Basic Ideas of Finance                                       | b) Comparing and Analyzing Financial Statements |
| a) Income and Expenses  | c) Accounting Software: An                      |

Approved 12/2013

- Overview
- 4) Evaluating Choices: Time, Risk, and Value
    - a) The Time Value of Money
    - b) Calculating the Relationship of Time and Value
    - c) Valuing a Series of Cash Flows
    - d) Using Financial Statements to Evaluate Financial Choices
    - e) Evaluating Risk
  - 5) Financial Plans: Budgets
    - a) The Budget Process
    - b) Creating the Comprehensive Budget
    - c) The Cash Budget and Other Specialized Budgets
    - d) Budget Variances
    - e) Budgets, Financial Statements, and Financial Decisions
  - 6) Investing
    - a) Investments and Markets: A Brief Overview
    - b) Investment Planning
    - c) Measuring Return and Risk
    - d) Diversification: Return with Less Risk
  - 7) Behavioral Finance and Market Behavior
    - a) Investor Behavior
    - b) Market Behavior
    - c) Extreme Market Behavior
    - d) Behavioral Finance and Investment Strategies
  - 8) The Practice of Investment
    - a) Investment Information
    - b) Investing and Trading
    - c) Ethics and Regulation
    - d) Investing Internationally: Risks and Regulations
  - 9) Owning Stocks
    - a) Stocks and Stock Markets
    - b) Stock Value
    - c) Common Measures of Value
    - d) Equity Strategies
  - 10) Investing in Mutual Funds, Commodities, Real Estate, and Collectibles
    - a) Mutual Funds
    - b) Real Estate Investments
    - c) Commodities and Collectibles
  - 11) Financial Management
    - a) Your Own Money: Cash
    - b) Your Own Money: Savings
    - c) Other People's Money: Credit
    - d) Other People's Money: An Introduction to Debt
  - 12) Taxes and Tax Planning
    - a) Sources of Taxation and Kinds of Taxes
    - b) The U.S. Federal Income Tax Process
    - c) Record Keeping, Preparation, and Filing
    - d) Taxes and Financial Planning
  - 13) Consumer Strategies
    - a) Consumer Purchases
    - b) A Major Purchase: Buying a Car
  - 14) Buying a Home
    - a) Identify the Product and the Market
    - b) Identify the Financing
    - c) Purchasing and Owning Your Home
  - 15) Personal Risk Management: Insurance
    - a) Insuring Your Property
    - b) Insuring Your Health
    - c) Insuring Your Income
  - 16) Personal Risk Management: Retirement and Estate Planning
    - a) Retirement Planning: Projecting Needs
    - b) Retirement Planning: Ways to Save
    - c) Estate Planning

**BUSG 1304**  
Course Syllabus

**Grade Scale**

90 – 100	A
80 – 89	B
70 – 79	C
60 – 69	D
0 – 59	F

**Course Evaluation**

Final grades will be calculated according to the following criteria:

Exam #1	25%
Exam #2	25%
Final Exam	25%
Blackboard Assignments	25%

**Course Requirements**

1. The student will access and utilize the online textbook.
2. The student will complete three exams.
3. The student will actively participate in classroom discussions.
4. The student will have weekly access to BlackBoard via Internet.
5. The student will submit weekly homework assignments via BlackBoard.

**Course Policies**

1. A grade of 'C' or better must be earned in this course for credit toward degree requirement.
2. Proper classroom decorum must be maintained at all times.
3. No DISRUPTIONS will be tolerated and in this classroom, we will respect one another's right to learn.
4. No food, drinks, or use of tobacco products in class.
5. Cell phones, headphones, and any other electronic devices must be turned off while in class.
6. Do not bring children to class.
7. Do not walk out of class early without talking to me before the class begins.
8. Academic Dishonesty will be dealt with most strictly - An automatic F for the semester, plus a report will be filed.
9. On exam day, all desks MUST be clear except for exam materials. All purses, backpacks, notebooks, etc. should be stored under the desks - including CELL PHONES.
10. No late assignments will be accepted.

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### **Course Syllabus**

11. Makeup exams will not be given, unless arranged for in advance. If you miss an exam (including the final) for any reason, without making arrangements with me prior to the exam, you will receive a zero on that exam.
12. Exams (including the final) will begin on time. If you are more than 5 minutes late for the exam, you will not be allowed to take it.
13. If you wish to drop a course, the student is responsible for initiating and completing the drop process. If you stop coming to class and fail to drop the course, you will earn an 'F' in the course.
14. Attendance is expected and required.
15. Additional class policies as defined by the individual course instructor.

### **Disabilities Statement**

The Americans with Disabilities Act of 1992 and Section 504 of the Rehabilitation Act of 1973 are federal anti-discrimination statutes that provide comprehensive civil rights for persons with disabilities. Among other things, these statutes require that all students with documented disabilities be guaranteed a learning environment that provides for reasonable accommodations for their disabilities. If you believe you have a disability requiring an accommodation, please contact the Special Populations Coordinator at (409) 880-1737 or visit the office in Student Services, Cecil Beeson Building.

### **Course Schedule**

<b>Week of</b>	<b>Topic</b>	<b>Reference</b>
Week 1	Course introduction and policies Personal Financial Planning Homework 1: Knowledge	pp. 7-24
Week 2	Basics of Finance Homework 2: Financial Goals	pp. 29-39
Week 3	Financial Statements Homework 3: Income Statement	pp. 43-67
Week 4	Time Value of Money and Financial Plans Homework 4: Budgets	pp. 132-161
Week 5	Exam #1	
Week 6	Investing and Markets Homework 5: Understanding Stock Prices	pp. 229-260
Week 7	The Practice of Investment Homework 6: Stock Prices	pp. 265-280
Week 8	Owning Investments Homework 7: Purchasing Stocks	pp. 285-326
Week 9	Exam #2	
Week 10	Financial Management: Cash, Savings, Credit, Debt Homework 8: Credit Score	pp. 137-151

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Course Syllabus

<b>Week of</b>	<b>Topic</b>	<b>Reference</b>
Week 11	Tax and Tax Planning Homework 9: Improving your Credit Score	pp. 117-135
Week 12	Consumer Strategies: Major Purchases Homework 10: Home Mortgage Calculations	pp. 157-191
Week 13	Personal Risk Management	pp. 193-212
Week 14	Retirement Planning Homework 11: Planning for Retirement	pp. 213-218
Week 15	Estate Planning Homework 12: Selling Stocks	pp. 218-228
Week 16	Exam #3	

**Contact Information:**

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