

**BUSADMIN F732**  
**Personal Financial Planning and Advising**  
**Winter 2021 Course Outline**

**Finance and Business Economics**  
**DeGroote School of Business**  
**McMaster University**

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***COURSE OBJECTIVE***

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This course will build upon the basic concepts and theories learnt in the pre-requisite course on Personal Financial Management (BUSADMIN F725) and expand on them in a case-oriented setting. This course is suitable for two types of students:

1. The Do-it-Yourself Investor: Those who simply want to have a better handle on their personal finances. You will also learn the limits of your own advice capabilities and when to access and recognize good quality advice at a reasonable price.
2. Possible careers are with banks, brokerages, credit unions, and insurance companies as wealth managers, financial planners, financial advisors and commercial bankers.

This course attempts to integrate several disciplines which include tax planning, budgeting, savings and debt management, risk management, insurance and the law, investment management, retirement and estate planning, traditional macro-economics and behavioral economics, and ethical decision making and personal financial strategy.

This course will also cover key trends currently affecting investment advice such as growth and use of Robo-advisors, Fintech and other channels through which advice is available.

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***INSTRUCTOR AND CONTACT INFORMATION***

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**Section 1: Friday 8:30 am – 11:20 am**

Class Location: Online Virtual Classroom

**Sumit Bose, MBA CFP FMA CIWM FCSI**

Instructor

[sbose@mcmaster.ca](mailto:sbose@mcmaster.ca)

Office: TSH/626

Office Hours: before class and by appointment

Tel: (905) 525-9140 x 26194

(as office is used by various instructors, please do not leave messages)

**Course Website:** <http://www.degroote.mcmaster.ca/UG/register.html>

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## ***COURSE ELEMENTS***

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Credit Value:	3	Leadership:	Yes	IT skills:	No	Global view:	Yes
Avenue:	Yes	Ethics:	Yes	Numeracy:	Yes	Written skills:	Yes
Participation:	Yes	Innovation:	Yes	Group work:	Yes	Oral skills:	Yes
Evidence-based:	Yes	Experiential:	No	Final Exam:	Yes	Guest speaker(s):	Yes

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## ***LEARNING OUTCOMES***

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Students will go through all relevant topics and strategies for dealing with various financial planning matters. By the end of the course, students will be able to analyse a range of planning issues, including:

- The financial planning process;
  - Factors affecting financial planning, including personal, career, and retirement issues;
  - Personal income taxation;
  - Capital assets and trusts;
  - Business income taxation;
  - Investments and savings options and vehicles;
  - Retirement income and planning; and
  - Estate planning.
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## ***REQUIRED COURSE MATERIALS AND READINGS***

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Avenue registration for course content, readings and case materials

- <http://avenue.mcmaster.ca>

KPMG Tax Planning For You and Your Family 2021. *Carswell*

- Purchase a copy at the bookstore

**FOR WINTER 2021:**

(BUSADMIN F732 class and Commerce 4FM3 class will be combined for the Winter 2021 term.)

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## ***HARDWARE REQUIREMENT FOR MIDTERM #1 AND MIDTERM #2:***

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We will be using online proctoring for the **Midterm #1 and Midterm #2**. You will need to have the following technology:

- A desktop or laptop computer,
- webcam, and
- a stable internet connection.

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## ***COURSE DELIVERY AND TOOLS***

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<b>Learning Activities</b>	<b>Delivery</b>	<b>Description</b>	<b>Tool(s)</b>
<b>Virtual Class</b>	Synch	Live sessions led by your instructor	<b>Zoom</b>
<b>Self-Study</b>	Asynch	Recorded Video Lectures	<b>Avenue to Learn</b>
<b>Group Discussions</b>	Asynch	Group discussions for introduction, group norms, assignment and reflection	<b>Avenue Discussion Forum</b>
<b>Class Discussions</b>	Synch	Posted Participation Questions/Cases discussed during Live Class	<b>Zoom</b>

NOTE:

The use of a McMaster standard calculator is allowed during examinations in this course.

**Texas Instruments BA II Plus financial calculator** is recommended and will be used in the online class. However, any calculator that performs time value of money functions is acceptable.

See McMaster calculator policy at the following URL:

[www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf](http://www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf)

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## ***COURSE OVERVIEW AND ASSESSMENT***

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A combination of lectures, discussion and problem solving. Students will be encouraged to think, analyze, evaluate, and problem-solve, not memorize. Students are expected to come to class on time and be prepared for the class, i.e., to have read the assigned reading and to have done the assigned problems.

Missed tests/exams will receive a grade of zero unless the student has submitted and been approved for a Notification of Absence or MSAF.

All work will be evaluated on an individual basis except in certain cases where group work is expected. In these cases, group members will share the same grade.

Your final grade will be calculated as follows

### **Components and Weights**

<b>Evaluations</b>	<b>Weight</b>	<b>Description</b>
<b>Participation</b>	10%	Attendance and engagement in weekly virtual class Contribution (individual)
<b>Assignment</b>	30%	Assignment on Avenue to Learn (Group)
<b>Midterm #1</b>	20%	Multiple Choice and Short Answer or Case (individual) (open book)
<b>Midterm #2</b>	40%	Cumulative Multiple Choice and Short Answer or Case (individual) (open book)

### **Grade Conversion**

At the end of the course your overall percentage grade will be converted to your letter grade in accordance with the following conversion scheme:

<b>LETTER GRADE</b>	<b>PERCENT</b>	<b>POINTS</b>
A+	90-100	12
A	85-89	11
A-	80-84	10
B+	75-79	9
B	70-74	8
B-	60-69	7
F	00-59	0

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## **COURSE DELIVERABLES**

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### **GROUP CASE ASSIGNMENT**

The group assignment is worth a total of **30%** of your final grade and group members will share the same grade. The final case, *distributed to the students during the course of the term*, will be solved and submitted for marking by students in groups.

Students have been enrolled into groups of **3 to 4** on Avenue. You can find your group under '**Communication -> Groups**'. All group members will be assigned identical grades for group work. A representative of your group should submit the assignment (only one submission for each group) of your group's answer to the **Assignments Dropbox** on Avenue. Make sure all contributing group members' names are on the assignment. Each group member is expected to contribute to the assignment.

A discussion forum has been set up on Avenue to enable the students in a group to discuss their assignment. The discussion forum is found under '**Communication -> Discussions**'.

More details of the format, structure, and content coverage will be provided during the course of the term.

**The written assignment is due at the start of class indicated on the class schedule section of the course outline.** It must be uploaded to the dropbox on Avenue found under '**Assessments -> Assignments**'. Late assignments will not be accepted unless the student and the professor have made prior arrangements.

### **MIDTERM #1**

The Midterm #1 examination in this course that accounts for **20%** of your final grade and will be proctored by the instructor via **Zoom**.

The format of the exam will be as follows: The midterm #1 exam is open book, with a combination of multiple-choice and essay or case-based questions. The exam will cover material from the text book, readings, handouts, website material assigned, lectures, class discussions and Lecture Videos

### **MIDTERM #2**

The Midterm #2 exam will be cumulative and accounts for **40%** of your final grade and will be proctored by the instructor via **Zoom**.

The format of the exams will be as follows: The midterm #2 exam is open book, with a combination of multiple-choice and essay or case-based questions. The exam will cover material from the text book, readings, handouts, website material assigned, lectures, class discussions and Lecture Videos

**Students must pass the combination of the two term tests in order to pass the course.**

## **PARTICIPATION – VIRTUAL ONLINE CLASS CONTRIBUTION**

It is imperative that students prepare for every class. No class attendance results in zero mark.

**You must register with you full name on the Zoom class to receive credit for your participation.**

Your contribution is an essential component in the overall education process. Contribution takes place in many forms: asking informed questions in class, making intelligent comments, reading the case and being prepared to discuss the issues, actively listening to your peers and working with others. Please remember that quantity is no substitute for quality.

There will be ample opportunity to contribute to the class. The format of the in-class discussions of cases may take a variety of forms including: group analysis of single case issues during class, presentation of issues and leading discussions of the case issues.

The online Participation will be non-verbal and will be facilitated via the Chat during the synchronous Zoom online class.

**It is your responsibility to ensure that you take an active role in class. If this is a problem for you, I urge you to talk to me to discuss ways that you can make a contribution. The grading for the class contribution in each class is as follows:**

<b>Grade</b>	<b>Student Contribution</b>
<b>0</b>	Does not show up for class.
<b>1</b>	Attends class but says very little.
<b>2</b>	Makes a <b>significant</b> contribution to the class by making important points with a significant element of originality or demonstrating mastery of difficult theoretical issues or concepts; is always prepared having read and analyzed prior to class, the various aspects of the problems and issues involved, shares in class presentations, contributes to in-class group work.

Note that there is no partial (non-integer) participation grade awarded for a class. Students may be asked to share their detailed analysis with, or otherwise present their solutions to, the class in order for their contribution to be qualified as significant.

## **USE OF CALCULATORS AND COMPUTERS**

Students may use any calculator or computer during the term as aids.

**Texas Instruments BA II Plus +** financial calculator is also recommended. However, any calculator that performs time value of money functions is acceptable.

Calculators are allowed during the exam; however, ***no calculator, computer, or device may be used to access the Internet during the time of a test or an exam.***

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## ***COMMUNICATING WITH YOUR INSTRUCTOR:***

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During the course, your instructor will interact with you on various course matters on the course website using the following ways of communication:

- **Announcements:** The instructor will use **Announcements** on the Avenue Course Home page to provide you with course reminders and updates. Please check this section frequently for course updates from your instructor.
- **Ask Your Instructor Discussion:** Use this discussion forum to ask questions about content or course-related issues with which you are unfamiliar. If you encounter difficulties, the instructor is here to help you. Please post general course-related questions to the discussion forum so that all students have an opportunity to review the response. To access this discussion forum, select **Discussions** from the **Communications** dropdown menu.
- **Email:** If you have a conflict that prevents you from completing course requirements, or have a question concerning a personal matter, you can send your instructor a private message by email. The instructor will respond to your email within 24 to 48 hours.
- **Zoom Meetings:** **Online Virtual classes will be held via Zoom meeting.** The link to register for the online class will be posted on Avenue. **Students are required to join the online lectures with their full names for participation and attendance.** Students can also **request a Zoom meeting** by requesting the instructor by e-mail.

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## ***THE GOLDEN RULE OF NETIQUETTE:***

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Do not do or say online what you would not do or say offline.

### **The Core Rules of Netiquette:**

1. **Be Friendly, Positive and Self- Reflective**
  - Think before you write and edit before you post
2. **Use Proper Language and Titles**
  - Do not use caps lock as this insinuates yelling
  - Do not use profanity or slang
  - Address your instructor and fellow students respectfully
3. **Use Effective Communication**
  - Say what you mean to say clearly and thoughtfully
4. **Professionalism**
  - Leave instant messaging abbreviations and characters (☺) out
5. **Ask for Clarification**
  - If you are unsure of what was said, ask again (I did not understand...)

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## ***COMMUNICATION AND FEEDBACK***

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Students that are uncomfortable in directly approaching an instructor regarding a course concern may send a confidential and anonymous email to the respective Area Chair or Associate Dean:

<http://mbastudent.degroote.mcmaster.ca/contact/anonymous/>

Students who wish to correspond with instructors or TAs directly via email must send messages that originate from their official McMaster University email account. This protects the confidentiality and sensitivity of information as well as confirms the identity of the student. Emails regarding course issues should NOT be sent to the Administrative Assistant.

Instructors are encouraged to conduct an informal course review with students by Week #4 to allow time for modifications in curriculum delivery. Instructors should provide evaluation feedback for at least 10% of the final grade to students prior to Week #8 in the term.

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## ***ACADEMIC DISHONESTY***

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You are expected to exhibit honesty and use ethical behaviour in all aspects of the learning process. Academic credentials you earn are rooted in principles of honesty and academic integrity.

Academic dishonesty is to knowingly act or fail to act in a way that results or could result in unearned academic credit or advantage. This behaviour can result in serious consequences, e.g. the grade of zero on an assignment, loss of credit with a notation on the transcript (notation reads: "Grade of F assigned for academic dishonesty"), and/or suspension or expulsion from the university.

It is your responsibility to understand what constitutes academic dishonesty. For information on the various types of academic dishonesty please refer to the Academic Integrity Policy, located at:

[www.mcmaster.ca/academicintegrity](http://www.mcmaster.ca/academicintegrity)

The following illustrates only three forms of academic dishonesty:

1. Plagiarism, e.g. the submission of work that is not one's own or for which other credit has been obtained.
2. Improper collaboration in group work.
3. Copying or using unauthorized aids in tests and examinations



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## ***AUTHENTICITY/PLAGIARISM DETECTION***

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**Some courses may** use a web-based service (Turnitin.com) to reveal authenticity and ownership of student submitted work. For courses using such software, students will be expected to submit their work electronically either directly to Turnitin.com or via an online learning platform (e.g. A2L, etc.) using plagiarism detection (a service supported by Turnitin.com) so it can be checked for academic dishonesty.

Students who do not wish their work to be submitted through the plagiarism detection software must inform the Instructor before the assignment is due. No penalty will be assigned to a student who does not submit work to the plagiarism detection software.

**All submitted work is subject to normal verification that standards of academic integrity have been upheld** (e.g., on-line search, other software, etc.). For more details about McMaster's use of Turnitin.com please go to [www.mcmaster.ca/academicintegrity](http://www.mcmaster.ca/academicintegrity).

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## ***COURSES WITH AN ON-LINE ELEMENT***

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**Some courses may** use on-line elements (e.g. e-mail, Avenue to Learn (A2L), LearnLink, web pages, capa, Moodle, ThinkingCap, etc.). Students should be aware that, when they access the electronic components of a course using these elements, private information such as first and last names, user names for the McMaster e-mail accounts, and program affiliation may become apparent to all other students in the same course.

The available information is dependent on the technology used. Continuation in a course that uses on-line elements will be deemed consent to this disclosure. If you have any questions or concerns about such disclosure, please discuss this with the course instructor.

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## ***ON-LINE PROCTORING***

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**Some courses may** use online proctoring software for tests and exams. This software may require students to turn on their video camera, present identification, monitor and record their computer activities, and/or lock/restrict their browser or other applications/software during tests or exams. This software may be required to be installed before the test/exam begins.

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## ***CONDUCT EXPECTATIONS***

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As a McMaster student, you have the right to experience, and the responsibility to demonstrate, respectful and dignified interactions within all of our living, learning and working communities. These expectations are described in the [Code of Student Rights & Responsibilities](#) (the “Code”). All students share the responsibility of maintaining a positive environment for the academic and personal growth of all McMaster community members, **whether in person or online**.

It is essential that students be mindful of their interactions online, as the Code remains in effect in virtual learning environments. The Code applies to any interactions that adversely affect, disrupt, or interfere with reasonable participation in University activities. Student disruptions or behaviours that interfere with university functions on online platforms (e.g. use of Avenue 2 Learn, WebEx or Zoom for delivery), will be taken very seriously and will be investigated. Outcomes may include restriction or removal of the involved students’ access to these platforms.

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## ***MISSED ACADEMIC WORK***

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### ***Missed Mid-Term Examinations / Tests / Class Participation***

Where students miss a regularly scheduled mid-term or class participation for legitimate reasons as determined by the Student Experience – Academic (MBA) office, the weight for that test/participation will be distributed across other evaluative components of the course at the discretion of the instructor. Documentation explaining such an absence must be provided to the Student Experience – Academic (MBA) office within five (5) working days upon returning to school.

To document absences for health related reasons, please provide to Student Experience – Academic (MBA) office the Petition for Relief for MBA Missed Term Work and the McMaster University Student Health Certificate which can be found on the DeGroote website at <http://mbastudent.degroote.mcmaster.ca/forms-and-applications/>. Please do not use the online McMaster Student Absence Form as this is for Undergraduate students only. University policy states that a student may submit a maximum of three (3) medical certificates per year after which the student must meet with the Director of the program.

To document absences for reasons other than health related, please provide Student Experience – Academic (MBA) office the Petition for Relief for MBA Missed Term Work and documentation supporting the reason for the absence.

Students unable to write a mid-term at the posted exam time due to the following reasons: religious; work-related (for part-time students only); representing university at an academic or varsity athletic event; conflicts between two overlapping scheduled mid-term exams; or other extenuating circumstances, have the option of applying for special exam arrangements. Such requests must be made to the Student Experience – Academic (MBA) office at least ten (10) working days before the scheduled exam along with acceptable documentation. Instructors cannot themselves allow students to unofficially write make-up exams/tests. Adjudication of the request must be handled by Student Experience – Academic (MBA).

If a mid-term exam is missed without a valid reason, students will receive a grade of zero (0) for that component.

### ***Missed Final Examinations***

A student who misses a final examination without good reason will receive a mark of 0 on the examination.

All applications for deferred and special examination arrangements must be made to the Student Experience – Academic (MBA) office. Failure to meet the stated deadlines may result in the denial of these arrangements. Deferred examination privileges, if granted, must be satisfied during the examination period at the end of the following term. There will be one common sitting for all deferred exams.

Failure to write an approved deferred examination at the pre-scheduled time will result in a failure for that examination, except in the case of exceptional circumstances where documentation has been provided and approved. Upon approval, no credit will be given for the course, and the notation N.C. (no credit) will be placed on the student's transcript. Students receiving no credit for a required course must repeat the course. Optional or elective courses for which no credit is given may be repeated or replaced with another course of equal credit value.

Requests for a second deferral or rescheduling of a deferred examination will not be considered.

Any student who is unable to write a final examination because of illness is required to submit the Application for Deferred MBA Final Examination and a statement from a doctor certifying illness on the date of the examination. The Application for Deferred MBA Final Examination and the McMaster University Student Health Certificate can be found on the DeGroot website at <http://mbastudent.degroot.mcmaster.ca/forms-and-applications/> Please do not use the online McMaster Student Absence Form as this is for Undergraduate students only. Students who write examinations while ill will not be given special consideration after the fact.

In such cases, the request for a deferred examination privilege must be made in writing to the Student Experience – Academic (MBA) office within five business days of the missed examination.

Special examination arrangements may be made for students unable to write at the posted exam time due to compelling reasons (for example religious, or for part-time students only, work-related reasons):

- Students who have religious obligations which make it impossible to write examinations at the times posted are required to produce a letter from their religious leader stating that they are unable to be present owing to a religious obligation.
- Part-time students who have business commitments which make it impossible to write examinations at the times posted are required to produce a letter on company letterhead from the student's immediate supervisor stating that they are unable to be present owing to a specific job commitment.

In such cases, applications must be made in writing to the Student Experience – Academic (MBA) office at least ten business days before the scheduled examination date and acceptable documentation must be supplied.

If a student is representing the University at an academic or athletic event and is available at an overlapping scheduled time of the test/examination, the student may write the test/examination at an approved location with an approved invigilator, as determined by the Student Experience – Academic (MBA) office.

In such cases, the request for a deferred examination privilege must be made in writing to the Student Experience – Academic (MBA) office within ten business days of the end of the examination period.

Note: A fee of \$50 will be charged for a deferred exam written on campus and a fee of \$100 for deferred exams written elsewhere. In cases where the student's standing is in doubt, the Graduate Admissions and Study Committee may require that the student with one or more deferred examination privileges refrain from re-registering until the examination(s) have been cleared.

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### ***ACADEMIC ACCOMMODATION OF STUDENTS WITH DISABILITIES***

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Student Accessibility Services (SAS) offers various support services for students with disabilities. Students are required to inform SAS of accommodation needs for course work at the outset of term. Students must forward a copy of such SAS accommodation to the instructor normally, within the first three (3) weeks of classes by setting up an appointment with the instructor. If a student with a disability chooses NOT to take advantage of an SAS accommodation and chooses to sit for a regular exam, a petition for relief may not be filed after the examination is complete. The SAS website is:

<http://sas.mcmaster.ca>

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### ***RELIGIOUS, INDIGENOUS OR SPIRITUAL OBSERVANCES (RISO)***

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Students requiring academic accommodation based on religious, indigenous or spiritual observances should follow the procedures set out in the [RISO](#) policy. Students should submit their request to their Faculty Office ***normally within 10 working days*** of the beginning of term in which they anticipate a need for accommodation or to the Registrar's Office prior to their examinations. Students should also contact their instructors as soon as possible to make alternative arrangements for classes, assignments, and tests.

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### ***COPYRIGHT AND RECORDING***

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Students are advised that lectures, demonstrations, performances, and any other course material provided by an instructor include copyright protected works. The Copyright Act and copyright law

protect every original literary, dramatic, musical and artistic work, **including lectures** by University instructors.

The recording of lectures, tutorials, or other methods of instruction may occur during a course. Recording may be done by either the instructor for the purpose of authorized distribution, or by a student for the purpose of personal study. Students should be aware that their voice and/or image may be recorded by others during the class. Please speak with the instructor if this is a concern for you.

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### ***POTENTIAL MODIFICATION TO THE COURSE***

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The instructor and university reserve the right to modify elements of the course during the term. The university may change the dates and deadlines for any or all courses in extreme circumstances. If either type of modification becomes necessary, reasonable notice and communication with the students will be given with explanation and the opportunity to comment on changes. It is the responsibility of the student to check their McMaster email and course websites weekly during the term and to note any changes.

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### ***RESEARCH USING HUMAN SUBJECTS***

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#### ***ONLY IF APPLICABLE***

Research involving human participants is premised on a fundamental moral commitment to advancing human welfare, knowledge, and understanding. As a research-intensive institution, McMaster University shares this commitment in its promotion of responsible research. The fundamental imperative of research involving human participation is respect for human dignity and well-being. To this end, the University endorses the ethical principles cited in the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans:

<http://www.pre.ethics.gc.ca>

McMaster University has mandated its Research Ethics Boards to ensure that all research investigations involving human participants are in compliance with the Tri-Council Policy Statement. The University is committed, through its Research Ethics Boards, to assisting the research community in identifying and addressing ethical issues inherent in research, recognizing that all members of the University share a commitment to maintaining the highest possible standards in research involving humans.

If you are conducting original research, it is vital that you behave in an ethical manner. For example, everyone you speak to must be made aware of your reasons for eliciting their responses and consent to providing information. Furthermore, you must ensure everyone understands that participation is entirely voluntary. Please refer to the following website for more information about McMaster University's research ethics guidelines:

<http://reo.mcmaster.ca/>

Organizations that you are working with are likely to prefer that some information be treated as confidential. Ensure that you clarify the status of all information that you receive from your client. You **MUST** respect this request and cannot present this information in class or communicate it in any form,

nor can you discuss it outside your group. Furthermore, you must continue to respect this confidentiality even after the course is over.

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### ***ACKNOWLEDGEMENT OF COURSE POLICIES***

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Your registration and continuous participation (e.g. on A2L, in the classroom, etc.) to the various learning activities of MBA F732 will be considered to be an implicit acknowledgement of the course policies outlined above, or of any other that may be announced during lecture and/or on A2L. **It is your responsibility to read this course outline, to familiarize yourself with the course policies and to act accordingly.**

Lack of awareness of the course policies **cannot be invoked** at any point during this course for failure to meet them. It is your responsibility to ask for clarification on any policies that you do not understand.

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### ***COURSE EVALUATIONS***

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A course evaluation will be conducted near the end of the term. Students are asked to participate in this evaluation

**COURSE SCHEDULE**

**BUSADMIN F732  
Personal Financial Planning and Advising  
Winter 2021 Course Schedule**

Dates	Schedule
<b>Week 1</b>	
<b>Friday, Jan 15 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Financial Planning Process,</li> <li>• Creating an Engagement Letter- KPMG Chap.1</li> <li>• Code of Ethics and Practice Standards <a href="http://www.fpcanada.ca">www.fpcanada.ca</a></li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 1 - Letter of Engagement</li> <li>• Case Study 2 - Code of Ethics</li> </ul>
	<b>Group Discussion Post:</b> Introduce Yourself, Goals, Group Leaders
<b>Week 2</b>	
<b>Friday, Jan 22 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Taxation 1 - KPMG Chap. 2, 9, 4, 5, 6</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 3 - Tax Planning 1</li> <li>• Case Study 4 - Tax Planning 2</li> </ul>
	<b>Group Discussion Post:</b> Respond to group members posts, Decide on Group Norms & Group Leaders
<b>Week 3</b>	
<b>Friday, Jan 29 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Taxation 2 - KPMG Chap. 8, 10, 11, 14, 16</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 5 - Tax Planning 3</li> </ul>

Dates	Schedule
<b>Week 4: Midterm Exam #1</b>	
<b>Friday, Feb 5 (8:30 am – 11:20 am)</b>	<b>Midterm #1 Exam on (Lecture Topics for Weeks 1 to 3) – online via Zoom</b>
<b>Week 5</b>	
<b>Friday, Feb 12 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Investments</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue
<b>February 15 - 20: MIDTERM RECESS</b>	
<b>Week 6</b>	
<b>Friday, Feb 26 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Investments - KPMG Chap. 7</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 6 - Investments</li> </ul>
<b>Week 7</b>	
<b>Friday, Mar 5 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Insurance</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 7 - Insurance</li> </ul>
<b>Week 8</b>	
<b>Friday, Mar 12 (8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Retirement Planning - KPMG Chap. 3, 4, 20</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 8 - Retirement Planning</li> </ul>



Dates	Schedule
<b>Week 9</b>	
<b>Friday, Mar 19</b> <b>(8:30 am – 11:20 am)</b>	<b>Live online class via Zoom:</b>
	<b>Readings and Lecture videos:</b> <ul style="list-style-type: none"> <li>• Estate Planning - KPMG Chap. 21, 22</li> <li>• Integrating the components of a Financial Plan.</li> <li>• Behavioral Finance.</li> <li>• Trends in Financial Planning (e.g. Fintech, Robo-advisors, AI, Blockchain, etc)</li> </ul>
	<b>Participation :</b> Class discussion cases posted on Avenue <ul style="list-style-type: none"> <li>• Case Study 9 - Estate Planning</li> </ul>
<b>Week 10 – Midterm Exam #2</b>	
<b>Friday, Mar 26</b> <b>(8:30 am – 11:20 am)</b>	<b><i>Midterm #2 Cumulative Exam</i></b> <b><i>(Lecture Topics for Weeks 1-11) – online via Zoom</i></b>
<b>Week 11: Good Friday</b>	
<b>Friday, Apr 2</b> <b>(8:30 am – 11:20 am)</b>	<b>Good Friday Holiday (No Class)</b>
<b>Week 12: Group Assignment Due and Career Planning</b>	
<b>Friday, Apr 9</b> <b>(8:30 am – 11:20 am)</b>	<ul style="list-style-type: none"> <li>• <b>Live online class via Zoom: (Career Planning)</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Written Group Assignment Due</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Group Discussion Post: Reflection</b></li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Course Evaluations</b></li> </ul>