

**Class Overview**

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| **General Class Information**  *All fields must be completed and posted in UVaCollab and World Viewable in SIS no later than two weeks prior to registration.* | | | | | | | | |
| **Subject Area &**  **Catalog Number** | NCPR 500-701 | **Class Title** | PERSONAL FINANCIAL PLANNING | | | | |
| **Credit Type** | **Undergraduate**  **Graduate** | | **Credit**  **Noncredit** | | **Delivery Method** | **P (In-Person)**  **CI (Classroom/Internet)**  **WB (Web-Based)** | |
| **Re-licensure**  **Re-certification Points** | 0 | | | **Approval Date**  *(For internal use only)* | | |  | |

1. **Class Description (Use the SIS 400 characters from catalog description)**

INTRODUCES THE CONCEPTS OF THE FINANCIAL PLANNING

PROCESS, CLIENT/PLANNER INTERACTIONS, TIME VALUE OF

MONEY APPLICATIONS, PERSONAL FINANCIAL STATEMENTS

DEVELOPMENT AND ASSESSMENT, CASH FLOW AND DEBT

MANAGEMENT, AND ASSET ACQUISITION. OTHER TOPICS

AND AN OVERVIEW OF PRACTICE MANAGEMENT CONCEPTS

WILL BE DISCUSSED. PREREQUISITES: FINANCIAL ACCOUNTING,

MACROECONOMICS, STATISTICS.

1. **Learning Outcomes**

The student should:

• Demonstrate an understanding of the importance of the time value of money in financial planning.

• Examine the economic, social, political, and technological environment and be able to determine how financial plans should accommodate those environments.

• Identify the potential goals a client may have, help them enunciate their goals and evaluate strategies to help clients achieve their goals.

• Construct personal financial statements and use ratios and other techniques to analyze these statements.

• Evaluate the use of credit and planned borrowing to meet household consumption, asset acquisition and other financing needs.

• Identify strengths and weaknesses in a client’s initial situation and determine opportunities for problem solving.

In addition to developing technical expertise in the course subject matter, this course develops and fosters:

• Communication skills, both written and oral

• Critical thinking

• Decision-making

• Team work

• Intellectual curiosity and lifelong learning

1. **Assessment Components**

THREE TESTS

1. **Required Text (include ISBN, specific edition)**

MICHAEL A. DALTON, FUNDAMENTALS OF FINANCIAL PLANNING (2013), 3RD ED. MONEY EDUCATION. ST. ROSE, LA.

1. **Required Additional Resources and Technical Components**

HP12-C BUSINESS CALCULATOR

1. **Other Class Expectations (for Classroom/Internet and Web-Based classes, specify any live (synchronous) meetings dates, times, delivery mode)**