FCS 5510: INVESTMENT AND LIFE INSURANCE PLANNING
FOR FAMILIES (FALL 2012)
Department of Family and Consumer Studies
Prerequisite: FCS 3450 or FCS 3500 or permission from instructor
Credit Hours: 3

Meeting times and location: online

Professor: Jessie Fan, Ph.D.,
242 Alfred Emery Building
Office hour: Tuesdays 9:30am-noon. Other times by appointment
Phone: 801-581-4170
Email: use Canvas email (the best method to contact me)

Course description:
This course focuses on investment planning with a small section on life insurance planning at the end. The investment portion aims to provide the student with an understanding of the various types of securities traded in financial markets, investment theory and practice, portfolio construction and management, and investment strategies and tactics. The life insurance portion addresses issues of assessing life insurance needs, and different types of life insurance.

Course Objectives:
Upon complete of this course the student should:
1. Understand the importance of financial markets and instruments in the wealth creation process
2. Understand where the investment process fits into the achievement of investor’s financial goals
3. Evaluate different types of financial instruments
4. Evaluate the return and risk implications of different investing strategies and tactics
5. Evaluate different types of life insurance for various needs.

Evaluation Methods and Point Allocation:
- 12 weekly homework assignments 12%
- 14 weekly discussions 7%
- 12 weekly quizzes 11% (the lowest score will be dropped)
- Exam I 35%
- Exam II 35%

Grading Scale:
90.0% or higher A 87.5%-89.9% A-
87.4%-85.0% B+ 77.5%-84.9% B 75.0%-77.4% B-
72.5%-74.9% C+ 65.0%-72.4% C 62.5%-64.9% C-
60.0%-62.4% D+ 52.5%-59.9% D 50.0%-52.4% D-
Lower than 50.0 % F

The instructor reserves the right to curve the grades upward if she feels it is warranted.

Textbook:
<table>
<thead>
<tr>
<th>Week 1 (8/20-8/25)</th>
<th>Get familiar with the course. Read online instructions. Review time value of money (Reading Textbook Chapter 3).</th>
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<tbody>
<tr>
<td>Week 2 (8/26-9/1)</td>
<td>Unit 1. Introduction, and Security Markets (Reading Textbook Chapters 1 and 2)</td>
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<td>Week 3 (9/2-9/8)</td>
<td>Unit 2. Tax Environment and Risk Management (Reading Textbook Chapters 4 and 5)</td>
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<td>Week 4 (9/9-9/15)</td>
<td>Unit 3. Investment Companies (Reading Textbook Chapters 6 and 7)</td>
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<td>Week 5 (9/16-9/22)</td>
<td>Unit 4. Common Stock: Introduction (Reading Textbook Chapter 8)</td>
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<td>Week 6 (9/23-9/29)</td>
<td>Unit 5. Common Stock: Valuation of Common Stock and Aggregate Measures of Stock Markets (Reading Textbook Chapters 9 and 10)</td>
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<td>Week 7 (9/30-10/6)</td>
<td>Unit 6. Common Stock: Macroeconomic Environments, Behavioral Finance and Technical Analysis (Reading Textbook Chapters 11 and 12)</td>
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<td>Week 8(10/7-10/13)</td>
<td>Fall Break</td>
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<td>Week 9 (10/14-10/20)</td>
<td>Exam 1. Please register with UOnline!</td>
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<tr>
<td>Week 10 (10/21-10/27)</td>
<td>Unit 7. Fixed-Income Securities: Bond Market and Valuation of Fixed-Income Securities (Reading Textbook Chapters 13 and 14)</td>
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<td>Week 11 (10/28-11/3)</td>
<td>Unit 8. Government Securities (Reading Textbook Chapters 15)</td>
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<td>Week 12 (11/4-11/10)</td>
<td>Unit 9. Options (Reading Textbook Chapters 17)</td>
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<td>Week 13 (11/11-11/17)</td>
<td>Unit 10. Commodities and Financial Futures (Reading Textbook Chapter 19)</td>
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<td>Week 14 (11/18-11/24)</td>
<td>Unit 11. Portfolio Management (Reading Textbook Chapter 20)</td>
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<td>Week 15 (11/25-12/1)</td>
<td>Unit 12. Life Insurance (Reading Posted Online)</td>
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<tr>
<td>Week 16 (12/2-12/8)</td>
<td>Exam 2. Please register with UOnline!</td>
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**ADA statement:**
The University of Utah seeks to provide equal access to its programs, services and activities for people with disabilities. If you will need accommodations in the class, reasonable prior notice needs to be given to the Center for Disability Services, 162 Union Building, 581-5020 (V/TDD). CDS will work with you and the instructor to make arrangements for accommodations.

**Accommodations Policy:**
Some of the readings, lectures, films, or presentations in this course may include material that may conflict with the core beliefs of some students. Please review the syllabus carefully to see if the course is one that you are committed to taking. If you have a concern, please discuss it with me at your earliest convenience. For more information, please consult the University of Utah’s Accommodations Policy, which appears at: www.admin.utah.edu/facdev/accommodations-policy.pdf.

**Student and Faculty Responsibilities:**
All students are expected to maintain professional behavior according to the Student Code, spelled out in the Student Handbook. Students have specific rights as detailed in Article III of the Code. The Code also specifies proscribed conduct (Article XI) that involves cheating on tests, plagiarism, and/or collusion, as well as fraud, theft, etc. Students should read the Code carefully and know they are responsible for the content. According to Faculty Rules and Regulations, it is the faculty responsibility to enforce responsible behaviors, and I will do so, beginning with verbal warnings and progressing to dismissal from and class and a failing grade. Students have the right to appeal such action to the Student Behavior Committee.
**Extra Credit:**
It is not my practice to offer extra credit. Extra credit assignments are unfair unless all students are permitted to do them; then extra credit assignments become just one more requirement for all students to complete.

**Quiz and Homework Makeup Policy:**
I understand that you may have circumstances beyond your control so that you may miss a deadline. Instead of granting individual makeup requests, I will have two open makeup periods for quizzes and homework assignments, one for the midterm and one for the final, when all related quizzes and assignments will be open for 24 hours. The two open makeup periods will be from Monday midnight to Tuesday midnight of the exam weeks. No other makeup requests will be granted.

**Discussion Post Makeup Policy:**
There is no makeup for discussion posts.

**Disagreement about Grades:**
If you disagree with the grading of a particular assignment or exam, you need to send an e-mail to me explaining why you think you deserve more or less points. I will then regrade your assignment or exam. Be aware that your grade can be lower, higher, or unchanged as a result of the regrading.

**Exams:**
Both paper exams (Exam 1 and Exam 2) will be arranged through UOnline. Make-up exams will be given only if you have a very good reason and have notified the instructor before the exam. Otherwise, no credit will be given for the exam. All make-up exams will only be given during the final week of the semester. Please make sure you register for the exams early to ensure your choice of exam location and time.

**Incomplete:**
An incomplete will only be granted if you can justify to the instructor that you cannot finish the course because of circumstances beyond your control and if the majority of course work is already completed.

**Electronic or equipment failure:**
It is your responsibility to maintain your computer and related equipment in order to participate in the online portion of the course. Equipment failures will not be an acceptable excuse for late or absent assignments. You are responsible for making sure your assignments, including attachments, are received before the deadline.

**Classroom equivalency:**
Discussion threads, e-mails, and chat rooms are all considered to be equivalent to classrooms, and student behavior within those environments shall conform to the Student Code.