

Course Outline

Code: FIN210

Title: Introduction to Financial Planning

School:	Business
Teaching Session:	Semester 1
Year:	2019
Course Coordinator:	Dr Gabrielle Parle gparle@usc.edu.au
Course Moderator:	Professor Sajid Anwar

Please go to the USC website for up to date information on the teaching sessions and campuses where this course is usually offered.

1. What is this course about?

1.1 Description

This course examines the financial planning process. The material that is presented each week is included as part of this financial planning process. Topics include the regulation of the financial planning profession, investment decisions, superannuation decisions, taxation decisions, insurance and risk management decisions and estate planning decisions. Each of these topics could be the basis of a whole course or several courses. Other courses in the Bachelor of Business (Financial Planning) expand on the material covered in this course and provide much greater detail and depth. This course does not endeavour to produce experts in all these aspects of financial advising but rather explains and examines the process.

1.2 Field trips, WIL placements or activities required by professional accreditation

N/A

2. What level is this course?

200 level Developing – Applying broad and/or deep knowledge and skills to new contexts. May require pre-requisites and introductory level knowledge/skills. Normally undertaken in the 2nd or 3rd year of an undergraduate program.

3. What is the unit value of this course?

12 units

4. How does this course contribute to my learning?

Specific Learning Outcomes On successful completion of this course, you should be able to:	Assessment tasks You will be assessed on the learning outcomes in task/s:	Graduate Qualities or Professional Standards mapping Completing these tasks successfully will contribute to:
Use analytical thinking to identify, evaluate and solve problems in areas of financial planning.	1 and 2	Creative and critical thinkers.
Exhibit initiative and apply innovation and strategic thinking to make decisions in a professional context.	1	Empowered.
Work effectively with teams from diverse backgrounds, display effective leadership behaviours and effectively communicate to a range of stakeholders.	1 and 2	Engaged.
Comprehend and interpret financial planning information and apply professional knowledge and information to solve financial planning issues.	3	Knowledgeable.

5. Am I eligible to enrol in this course?

Refer to the [USC Glossary of terms](#) for definitions of “pre-requisites, co-requisites and anti-requisites”.

5.1 Enrolment restrictions

Nil

5.2 Pre-requisites

Nil

5.3 Co-requisites

Nil

5.4 Anti-requisites

Nil

5.5 Specific assumed prior knowledge and skills (where applicable)

N/A

6. How am I going to be assessed?

6.1 Grading scale

Standard – High Distinction (HD), Distinction (DN), Credit (CR), Pass (PS), Fail (FL)

6.2 Details of early feedback on progress

Students will be provided early feedback from online quizzes and the verbal answers they provide in the tutorial sessions.

6.3 Assessment tasks

Task No.	Assessment Product	Individual or Group	Weighting %	What is the duration / length?	When should I submit?	Where should I submit it?
1	Essay	Individual	20%	500 words and ratio analysis	Week 5, Friday 5.00 pm (AEST)	Online Assignment Submission with Plagiarism check
2	Report	Individual	40%	Report - 2,000 words (35%) Presentation – 10 minutes (5%)	Week 12, Friday, 5.00 pm (AEST)	Online Assignment Submission with Plagiarism check
3	Examination	Individual	40%	2 hours	Central examination period	Exam Venue
			100%			

Assessment Task 1: Essay and Ratio Analysis

Goal:	Analysis of data and calculations of ratios to assess the current financial standing of a client
Product:	Essay
Format:	This is an individual assessment. This task requires completion of a ratio analysis and an essay.
Criteria:	<ul style="list-style-type: none"> • Demonstrate ability to analyse and interpret data • Calculate a range of ratios based on specified financial information • Communication and presentation

Assessment Task 2: Report and oral Presentation

Goal:	Present a financial strategy and associated implementation plan aligned with a client's stated goals
Product:	Report
Format:	This is an individual assessment. The task will also involve (1) the development of a written financial strategy and plan in report format and (2) oral presentation either recorded (via a Drop Box link) or in-class.
Criteria:	<ul style="list-style-type: none"> • Interpret and evaluate the client's stated objectives • Demonstrate capacity to organise information into a coherent financial strategy and plan • Communicate effectively to engage with the client • Demonstrate formal written report skills • Demonstrate effective oral written skills

Assessment Task 3: Final examination

Goal:	Demonstrate knowledge and application of financial planning information
Product:	Examination
Format:	This is an individual assessment. . The exam will consist of multiple choice and short answer questions on content addressed throughout the course. Additional information on the scope and format of the exam will be provided in the first lecture. NOTE: 1 page of notes as explained in the will be permitted.
Criteria:	Demonstrated knowledge and application of financial planning information

7. Directed study hours

The directed study hours listed here are a portion of the workload for this course. A 12 unit course will have total of 150 learning hours which will include directed study hours (including online if required), self-directed learning and completion of assessable tasks. Directed study hours may vary by location. Student workload is calculated at 12.5 learning hours per one unit.

Location:	Directed study hours for location:
Sippy Downs	Lecture (2 hours) Tutorial (1 hour)

8. What resources do I need to undertake this course?

Please note that course information, including specific information of recommended readings, learning activities, resources, weekly readings, etc. are available on the course Blackboard site. Please log in as soon as possible.

8.1 Prescribed text(s) or course reader

Please note that you need to have regular access to the resource(s) listed below as they are required:

Author	Year	Title	Publisher
McKeown, W., Kerry, M., and Olynyk, M.	2015-6 Update Edition	Financial Planning	John Wiley and Sons, Brisbane, Qld. ISBN 9781742467085.
At the end of most chapters in McKeown et. al., (2015-16) is an extensive range of further reading that you may find useful as an additional source of information for assignment preparation.			
Summers, J & Smith, B	2010 2nd edn.	Communication Skills Handbook: How to succeed in written and oral communication	John Wiley & Sons, Brisbane, Qld. <i>An earlier edition of this text is acceptable.</i>

8.2 Specific requirements

Calculator.

9. How are risks managed in this course?

Health and safety risks for this course have been assessed as low.

It is your responsibility as a student to review course material, search online, discuss with lecturers and peers, and understand the health and safety risks associated with your specific course of study. It is also your responsibility to familiarise yourself with the University's general health and safety principles by reviewing the [online Health Safety and Wellbeing training module for students](#), and following the instructions of the University staff.

10. What administrative information is relevant to this course?

10.1 Assessment: Academic Integrity

Academic integrity is the ethical standard of university participation. It ensures that students graduate as a result of proving they are competent in their discipline. This is integral in maintaining the value of academic qualifications. Each industry has expectations and standards of the skills and knowledge within that discipline and these are reflected in assessment.

Academic integrity means that you do not engage in any activity that is considered to be academic fraud; including plagiarism, collusion or outsourcing any part of any assessment item to any other person. You are expected to be honest and ethical by completing all work yourself and indicating in your work which ideas and information were developed by you and which were taken from others. You cannot provide your assessment work to others. You are also expected to provide evidence of wide and critical reading, usually by using appropriate academic references.

In order to minimise incidents of academic fraud, this course may require that some of its assessment tasks, when submitted to Blackboard, are electronically checked through SafeAssign. This software allows for text comparisons to be made between your submitted assessment item and all other work that SafeAssign has access to.

10.2 Assessment: Additional requirements

Eligibility for Supplementary Assessment

Your eligibility for supplementary assessment in a course is dependent of the following conditions applying:

- a) The final mark is in the percentage range 47% to 49.4%
- b) The course is graded using the Standard Grading scale
- c) You have not failed an assessment task in the course due to academic misconduct

10.3 Assessment: Submission penalties

Late submission of assessment tasks will be penalised at the following maximum rate:

- 5% (of the assessment task's identified value) per day for the first two days from the date identified as the due date for the assessment task.
- 10% (of the assessment task's identified value) for the third day
- 20% (of the assessment task's identified value) for the fourth day and subsequent days up to and including seven days from the date identified as the due date for the assessment task.
- A result of zero is awarded for an assessment task submitted after seven days from the date identified as the due date for the assessment task.

Weekdays and weekends are included in the calculation of days late.

To request an extension, you must contact your Course Coordinator and supply the required documentation to negotiate an outcome.

10.4 Study help

In the first instance, you should contact your tutor, then the Course Coordinator. Additional assistance is provided to all students through Academic Skills Advisers. To book an appointment or find a drop-in session go to [Student Hub](#).

Contact Student Central for further assistance: +61 7 5430 2890 or studentcentral@usc.edu.au

10.5 Links to relevant University policy and procedures

For more information on Academic Learning & Teaching categories including:

- Assessment: Courses and Coursework Programs
- Review of Assessment and Final Grades
- Supplementary Assessment
- Administration of Central Examinations
- Deferred Examinations
- Student Academic Misconduct
- Students with a Disability

Visit the USC website:

<http://www.usc.edu.au/explore/policies-and-procedures#academic-learning-and-teaching>

10.6 General Enquiries

In person:

- **USC Sunshine Coast** - Student Central, Ground Floor, Building C, 90 Sippy Downs Drive, Sippy Downs
- **USC SouthBank** - Student Central, Building A4 (SW1), 52 Merivale Street, South Brisbane
- **USC Gympie** - Student Central, 71 Cartwright Road, Gympie
- **USC Fraser Coast** - Student Central, Student Central, Building A, 161 Old Maryborough Rd, Hervey Bay
- **USC Caboolture** - Student Central, Level 1 Building J, Cnr Manley and Tallon Street, Caboolture

Tel: +61 7 5430 2890

Email: studentcentral@usc.edu.au

Appendix 1 Course content

Week # / Module #	What key concepts/content will I learn?	Directed Study Activities: teaching components
1	The financial planning profession and personal finance	Lecture
2	Personal financial decisions	Lecture Tutorial
3	Home ownership, Gearing, Consumer Credit and Investment decisions	Lecture Tutorial
4	Gathering and presenting financial strategies	Lecture Tutorial
5	Gathering and presenting financial strategies	Lecture No Tutorial
6	Gathering Client Data	Lecture Tutorial
7	Investments	Lecture Tutorial
8	Managed funds and Analysis of investment	Lecture Tutorial
9	Superannuation and Taxation consequences in investment decisions	Lecture Tutorial
10	Superannuation and Taxation consequences in investment decisions	Lecture Tutorial
11	Managing risk and protecting your assets	Lecture Tutorial
12	An introduction to estate planning and social security issues	Lecture Tutorial
13	Revision	Lecture

Please note that the course activities may be subject to variation.

Mid Semester Break:

15th April 2019-21st April 2019 (Between Week 7 and Week 8)

Public Holidays

Easter Monday- Monday 22nd April 2019 (Week 8)

Anzac Day - Thursday 25th April 2019 (Week 8)

Labour Day - Monday 6th May 2019 (Week 10)