



BRITISH COLUMBIA INSTITUTE OF TECHNOLOGY

Course Outline **Part A**

Business
Program: Continuing Education
Option:

FMGT 4810
Personal Financial Planning 2

Hours/Week: 3
Lecture: 1
Lab:
Other:

Total Hours: 36
Total Weeks: 12

Term/Level:
Credits:

Instructor:
Home Phone:

Office Phone:
E-mail:

Office Location:
Fax:

Prerequisites

Course No.
FMGT 1152, 1810, 2820, 3430
BLAW 3100
ECON 1150

Course Name:

FMGT is a Prerequisite for:

Course No.

Course Name

None

Evaluation

Final Examination	30%	
Mid-term Examination	30%	
Other	40%	
TOTAL	100%	Late project 5% per day

Course Outcomes and Sub-Outcomes:

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

Use their own knowledge of income tax planning, retirement planning, estate planning, cash management, investment planning and risk management to develop and implement a written plan that will achieve their client's overall financial objectives.

Course Record

Developed by:	_____ Instructor Name and Department (signature)	Date:	_____
Revised by:	_____ Instructor Name and Department (signature)	Date:	_____
Approved by:	_____ Associate Dean/Program Head (signature)	Start Date:	_____



BRITISH COLUMBIA INSTITUTE OF TECHNOLOGY

Course Outline Part B

Business

Program: Continuing Education

Option:

FMGT 4810

Financial Planning 2

Effective Date

Fall 1998

Instructor(s)

Office No.:

Fax No.:

Phone:

Email:

Text(s) and Equipment

Required:

- 3 ring binder
- financial calculator (HP 12C recommended but any financial calculator will suffice)
- Canadian Financial Planning Guide by CCH

Reference/Recommended:

Personal Financial Planning, Ho and Robinson

A combination of lectures, discussions, guest speakers and case studies provide for an interesting course for individuals interested in pursuing a career in financial planning and/or preparing to write the CFP exam.

Class/Number	Outcome/Material Covered
1	Review of Financial Planning Basics <ul style="list-style-type: none"> • Introduction to the course • Course objectives and evaluation • Discussion of net worth, goal establishment and cash flows
2	Review of Finance Analysis and Report Writing <ul style="list-style-type: none"> • NPV • Cap rate • Outline of the course project - developing a complete financial plan
3	Risk Management using NPV as an Analytical Approach to Insurance Product Selections <ul style="list-style-type: none"> • Life insurance needs, purpose, products and issues • Disability insurance • Liability insurance
4	Risk Management <ul style="list-style-type: none"> • Continued from Lesson 3
5	Portfolio Planning <ul style="list-style-type: none"> • Options • Treasury bills and the Canadian Money Market • Yield to maturity, current yield • Investment portfolios and asset allocation
6	MIDTERM EXAMINATION
7	RRSP's, RIF's and Retirement Planning <ul style="list-style-type: none"> • Definitions • Sources and planning options • Rules and limits
8	Income Tax <i>Speaker</i> <ul style="list-style-type: none"> • Trusts • Taxation of business income • Capital gains exemption • Estate freeze
9	Legal Issues and Estate Planning <i>Speaker</i> <ul style="list-style-type: none"> • Will planning • Estates • Power of attorney

Class/Number	Outcome/Material Covered
10	Financial Planning Project Due Corporate and Government Benefits <ul style="list-style-type: none"> • EI • WCB • CPP • OAS • Speaker • Group insurance •
11	Portfolio Management <ul style="list-style-type: none"> • Business cycles and investment choices • Review for the Final Exam
12	FINAL EXAM