A - New Course Proposal V. 7.2022 : Entry # 3636

DEAN Decision

Approved

Date

02/14/2026

Is this course intracollegiate or intercollegiate?

Intracollegiate

DEAN Comments

Great new course to serve our large number of finance majors

SCHOOL EPC Decision

Approved

Date

03/16/2026

Begin Form

Today's Date

02/02/2026

Your Name:

Christina Griffith

Your Email:

cgriffit@highpoint.edu

Are you a Department Chair?

Yes

By checking below, I certify that my department chair has seen and approved the new course that I am proposing.

Yes

Please select the appropriate school overseeing this proposal:

Business

When should this proposal take effect?

Spring 2027

Information for the Registrar

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Choose the department designator from the list below.

FIN

Proposed Course Number?

3018

Is this course cross listed?

No

Does this course replace a current course?

No

What is the title of the new course?

Fundamentals of Financial Planning

Write the catalog description of your proposed course:

This course provides a comprehensive introduction to the professional field of financial planning. Students will explore the financial planning process, including the establishment of client-planner relationships, data gathering, and the development of financial recommendations. Key areas of focus include the CFP Board’s Code of Ethics and Standards of Conduct, the regulatory environment of the financial services industry, and the application of economic concepts. A significant portion of the course is dedicated to the mastery of Time Value of Money (TVM) calculations, basic economic concepts, and the preparation/analysis of personal financial statements. The curriculum also introduces the primary knowledge domains of the profession, including education, risk, investment, tax, retirement, and estate planning. Prerequisite: FIN 3010 or permission of instructor

How many credit hours will this course be?

4

How will the course be graded?

Letter grade

Please select the course repeat option for this course:

Repeatable for credit once

What is the offering cycle for this course?

Every semester

Does your course have any prerequisites?

Yes

Please list all prerequisites this course requires:

FIN 3010 Financial Management or permission of instructor

Is this new course being proposed because of a new or revised major or minor proposal?

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Yes, I plan to propose a minor in Wealth Management in the near future. This course will be a fundamental course in the minor as well as a general elective.

Gen Ed and Academic Programs

Is this course part of Gen Ed?

- No

Does this course count towards a major or a minor?

Yes

Please list the Major / Minor and if it is Required or Elective

FIN Minor: Wealth Management (new minor not yet approved). This course will not count as a FIN elective for a FIN major not minor

Is this course part of an academic program?

- This course does not fulfill academic program requirements

Does this course include any community engagement?

No

Does this course participate in the GoGlobal Program?

No

Information for Curriculum Review

Rationale and evidence for new course's consistency with departmental mission:

This course will serve as building fundamental knowledge in financial planning for our business students. Many students start their career or end up in financial planning, and we want to arm them with necessary skills for their career and their preparation for the CFP exam.

This course serves as the gateway to the financial planning profession, bridging theoretical "financial science" with the practical realities of client engagement. It is designed to move logically from the "soft skills" of interpersonal communication and behavioral finance to the "hard skills" of quantitative analysis. Students will not only learn the how of financial calculations but also the why behind professional standards and fiduciary duties. The course transitions from the theoretical underpinnings of economics and fiancé to the practical application of the seven-step financial planning process. By utilizing real-world case studies, the course emphasizes the holistic nature of financial health, integrating risk management, investment theory, and tax implications into a single cohesive strategy.

List all student learning outcomes for this course.

• Regulatory Competence: Understand the roles of the SEC, FINRA, and the CFP Board.

• The Planning Process: Methodically review the 7-step financial planning process.
• Quantitative Mastery: Solve complex multi-stage problems involving retirement needs and education funding through the application of Time Value of Money concepts.

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• Synthesize Financial Data: Transform raw client data into meaningful financials.

• Ethical Proficiency: Apply the CFP Board’s Practice Standards to various ethical dilemmas.

• Holistic Integration: Understand how topics from tax to estate planning interact within a client’s total financial picture.

List any units or content areas that will be required for all sections of this course.

1. Students will learn to apply the 7-step financial planning process.

2. Students will review the fiduciary standard vs. the suitability standard.

3. Students will explore the impact of monetary policy on interest rates.

4. The calculation of Present and Future Value of an Annuity and its applications will be learned.

5. Students will be able to prepare and understand the composition of a Net Worth statement.

6. Students will review the role of the Federal Reserve in the economy.

7. The CFP Board's Disciplinary Rules will be reviewed and explained.

8. Students will be exposed to the mechanics of supply and demand in market pricing.

9. The difference between fee-only and commission-based compensation will be explained and reviewed.

10. Students will learn of Debt Management and Consumer Law. This is part of Education Planning Fundamentals.

11. Students will be able to calculate and apply the savings ratio and emergency fund ratio in real world setting.

12. The legal requirements for investment advisors under the 1940 Act are reviewed in detail.

13. Students will learn of the psychological biases in client decision-making (Behavioral Finance).

14. Students will understand how to solve for "Uneven Cash Flows" in NPV/IRR and where it is practically used.

15. Students will be exposed to the registration requirements for RAs and IARs.

List any assignments, tests, or other assessments that will be required for all sections of this course.

1. Case Analysis
2. Assignments
3. Supplemental Readings
4. Exam

List any readings or other materials that will be required for all sections of this course.

Proposed textbook:

Michael A. Dalton, James F. Dalton, Joseph M. Gillice, and Thomas P Langdon. Fundamentals of Financial Planning, 8th Edition (ISBN 978-1946711403). Money Education

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List any course policies that will be required for all sections of this course.

Attendance policies same as High Point University and Phillips School of Business.

If you would like to specify how requirements for contact hours must be met for all sections of this course, please indicate below. (e.g., if any experiential learning activities will replace seat time)

All hours will be met in the classroom

Is there anything else the reviewing parties should know about this new course proposal that hasn't been addressed?

N/A

Sample Syllabus

- Proposed-Financial-Planning-Syllabus.docx