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Fall 2015

## FIN 4312

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*University of New Orleans*

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**FIN 4312 (001)**  
**Retirement Planning**  
**Fall 2015**

**Meeting place and time: Tuesday, 3:00-5:45pm, KH 220**

**Contact Information:**

Professor: Duygu Zirek, Ph.D.

Email: dzirek@uno.edu

Office: KH 429

Office hours: Tuesday: 1:00pm – 3:00pm

Wednesday: 12:00pm – 2:00pm

Thursday: 2:00pm – 4:00pm & by appointment.

**Course Description and Learning Objectives**

This course is designed to provide students with knowledge of both public and private retirement plans. The public plans include Social Security, Medicare, and Medicaid. The private plans include defined benefit and defined contribution plans and their regulatory provisions. The specifics of the various plans are analyzed as well as non-qualified deferred compensation plans. Finally, issues that individuals face in retirement, such as life-styles choices and medical issues are discussed.

Upon completing this course, you will:

- have a basic understanding of the retirement process from start to finish, addressing issues such as estate planning and asset management
- gain practical knowledge and a competitive edge by strengthening technical skills in an evolving planning niche

**Prerequisites**

FIN 3300

**Required Text**

"Planning for Retirement Needs" by David A. Littel and Kenn Beam Tacchino, 12th edition  
2013

**Grading**

The semester grade for the course will be calculated with the following weights:

Midterm I	20%
Midterm II	20%
Final Exam	30%
Homework	20%
Attendance	10%

**Total**

**100%**

- Grade cutoffs for A, B, C, D are 90%, 80%, 70%, 60% respectively.

### **Homework Assignments**

I will assign some homework problems that will help prepare you for the exams. The solutions will be placed on Modules. If you do not understand the solutions then please see me during the office hours or contact me via email. Time permitting, we will review selected homework problems during class.

**Missing an exam:** NO makeup exam would be given for missing a midterm exam. The weight of the exam will be added to your final exam instead. A make-up for missing final exam will be given if an official documentation of excuse is provided.

### **Academic Honesty**

Dishonesty on examinations and quizzes or on other written assignments, illegal possession of an examination or quiz, obtaining information during an exam from the examination papers of another student, or otherwise from another student, assisting others to cheat, alteration of grade records, illegal entry to or unauthorized presence in an office are all considered instances of cheating. Violation of any of these requirements will be dealt with in the strictest manner.

### **Classroom Civility**

Students are expected to assist in maintaining a classroom environment that is conducive to learning. In order to assure that all students have an opportunity to gain from time spent in class, unless otherwise approved by the instructor, students are prohibited from using cellular phones or beepers, eating or drinking in class, making offensive remarks, reading newspapers, sleeping or engaging in any other form of distraction. Inappropriate behavior in the classroom shall result in, minimally, a request to leave class.

### **Student Accommodations:**

It is university policy to provide reasonable accommodations to students who have disabilities that may affect their ability to participate in course activities. Students with disabilities are encouraged to contact Disabled Student Services at (504) 280 6222 to discuss their individual needs for accommodations. All information regarding disabilities is confidential between you and DSS.

## **Preliminary Course Outline**

### **Topics to be covered:**

#### **Part One: Retirement Planning for Businesses**

1. Pension and Retirement Planning Overview
2. The Retirement Field
3. Preliminary Concerns
4. Defined-Benefit, Cash-Balance, Target-Benefit, and Money-Purchase Pension Plans
5. Profit-Sharing Plans, 401(k) Plans, Stock Bonus Plans, and ESOPs
6. SEPs, SIMPLEs, and 403(b) Plans
7. Coverage, Eligibility, and Participation Rules
8. Designing Benefit Formulas and Employee Contributions
9. Helping Clients Choose the Best Loan, Vesting, and Retirement-Age Provisions
10. Death and Disability Benefits; Top-Heavy Rules
11. Plan Funding and Investing – Part I
12. Plan Funding and Investing – Part II
13. Plan Installation and Administration
14. Plan Termination
15. Nonqualified Retirement Plans: An Overview
16. Nonqualified Retirement Plans: Issues and Answers
17. Individual Retirement Plans – Part I
18. Individual Retirement Plans – Part II

## **Part Two: Retirement Planning for Individuals**

19. Introduction to Individual Retirement Planning
20. Planning for the Client's Needs
21. Determining Postretirement Monetary Needs: Preliminary Concerns
22. Determining Postretirement Monetary Needs: Sources of Postretirement Income
23. Determining Postretirement Monetary Needs: Case Study
24. Additional Retirement Planning Issues
25. Distributions from Retirement Plans – Part I
26. Distributions from Retirement Plans – Part II

**\* I reserve the right to make changes to the requirements and to the course outline.**