

Syllabus

FINC-524: Retirement Planning and Employee Benefits

Course Description

The course focuses on analyzing client retirement needs, differentiating between retirement plans, evaluating the rules and tax implications of retirement plans, applying the Social Security system to the financial planning process, recommending retirement plans for businesses, and selecting suitable client investments. The course also covers regulatory considerations, distribution rules and taxation, retirement income and distribution strategies, and business succession planning. Throughout this course, the student will develop a comprehensive, biblical perspective of retirement.

Credit Hours: 3

Prerequisite Courses: None

Prerequisite Skills and Knowledge: Have completed an undergraduate degree. Any business courses may be helpful in understanding general financial planning concepts, but those are not prerequisite to this course.

Course Outcomes

Upon successful completion of this course, you should be able to:

1. Integrate a biblical principles into the financial planning process.
2. Analyze client retirement needs.
3. Differentiate between the types of retirement plans and their uses.
4. Evaluate the rules and tax implications of retirement plans.
5. Evaluate the impact of Social Security benefits on a retirement plan.
6. Recommend retirement plans for types of businesses in compliance with applicable regulations.
7. Select suitable client investments for both funding and retirement distribution purposes.
8. Recommend retirement income and distribution strategies.
9. Create strategies for business succession planning

Course Textbook

Dalton, J. F., & Dalton, M. A. (2019). *Retirement planning and employee benefits* (15th ed.). Metairie, LA: Money Education.

Course Technology

Financial Calculator

IWU Diversity Statement

IWU, in covenant with God's reconciling work and in accordance with the Biblical principles of our historic Wesleyan tradition, commits to build a community that reflects Kingdom diversity.

We will foster an intentional environment for living, teaching, and learning, which exhibits honor, respect, and dignity. Acknowledging visible or invisible differences, our community authentically values each member's earthly and eternal worth. We refute ignorance and isolation and embrace deliberate and courageous engagement that exhibits Christ's commandment to love all humankind. (2016)

Grading Scale

NOTE: In graduate level courses, a grade of C- or below will require the course to be repeated.

Grade	Quality Points Per Credit	Percentage	Score
A	4.0	95%–100%	950–1000
A-	3.7	92%–94.9%	920–949
B+	3.3	89%–91.9%	890–919
B	3.0	85%–88.9%	850–889
B-	2.7	82%–84.9%	820–849
C+	2.3	79%–81.9%	790–819
C	2.0	75%–78.9%	750–789
C-	1.7	72%–74.9%	720–749
D+	1.3	69%–71.9%	690–719
D	1.0	65%–68.9%	650–689
F	0.0	0%–64.9%	0–649

Grading Policies

Your grading policy for your course is dependent on your school and program. Your grading policies can be found in the [IWU Catalog](#).

Letter Grade Equivalencies

NOTE: In graduate level courses, a grade of C- or below will require the course to be repeated.

Grade	Description of Work
A	Clearly stands out as excellent performance. Has unusually sharp insights into material and initiates thoughtful questions. Sees many sides of an issue. Articulates well and writes logically and clearly. Integrates ideas previously learned from this and other disciplines. Anticipates next steps in progression of ideas. Example "A" work should be of such nature that it could be put on reserve for all cohort members to review and emulate. The "A" cohort member is, in fact, an example for others to follow.
B	Demonstrates a solid comprehension of the subject matter and always accomplishes all course requirements. Serves as an active participant and listener. Communicates orally and in writing at an acceptable level for the degree program. Work shows intuition and creativity. Example "B" work indicates good quality of performance and is given in recognition for solid work; a "B" should be considered a good grade and awarded to those who submit assignments of quality less than the exemplary work described above.
C	Quality and quantity of work in and out of class is average. Has marginal comprehension, communication skills, or initiative. Requirements of the assignments are addressed at least minimally.
D	Quality and quantity of work is below average. Has minimal comprehension, communication skills, or initiative. Requirements of the assignments are addressed at below acceptable levels.
F	Quality and quantity of work is unacceptable and does not qualify the student to progress to a more advanced level of work.

Course Workshop Summary

Workshop	Discussion	Assignment	Quiz/Exam	Total Points
Workshop One	2/30	1/90	0/0	120

Workshop Two	2/30	1/90	0/0	120
Workshop Three	2/30	1/50	1/100	180
Workshop Four	2/30	1/120	0/0	150
Workshop Five	2/30	2/170	0/0	200
Workshop Six	2/30	1/100	1/100	230
TOTAL	12/180	7/620	2/200	1000

* Number of Activities/Sum Point Totals

Workshop One Outline

Title	Due Dates	Time	Points
1.1 Exercise: Course Orientation	Due by the first day of the workshop.	30 minutes	0
1.2 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
1.3 Exercise: Gain the World, Lose Your Soul	Due by the end of the workshop.	1 hour	0
1.4 Discussion: How Will You Define Success?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
1.5 Discussion: Collaboration Forum	Due by the end of the workshop.	Varies	5
1.6 Exercise: Practice Quiz	The practice quiz is not required.	Varies	0
1.7 Assignment: Retirement Needs Analysis	Due by the end of the workshop.	7 hours	90
Totals		13.5 hours*	120

*These times are only estimates. Actual assignment completion times will vary.

Workshop Two Outline

Title	Due Dates	Time	Points
2.1 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
2.2 Exercise: Seek God's Kingdom First	Due by the end of the workshop	1 hour	0
2.3 Discussion: Who or What Will You Put in First Place?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
2.4 Discussion: Collaboration Forum	Due by the end of the workshop	Varies	5
2.5 Exercise: Practice Quiz	The practice quiz is not required.	Varies	0
2.6 Assignment: Types of Retirement Plans	Due by the end of the workshop	7 hours	90
Totals		13 hours*	120

*These times are only estimates. Actual assignment completion times will vary.

Workshop Three Outline

Title	Due Dates	Time	Points
3.1 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
3.2 Exercise: Do Not Be Anxious	Due by the end of the workshop	1 hour	0
3.3 Discussion: Will You Embrace Two Jobs?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
3.4 Discussion: Collaboration Forum	Due by the end of the workshop	Varies	5
3.5 Exercise: Practice Quiz	The practice quiz is not required.	Varies	0
3.6 Exercise: Mid-Term Prep	Mid-term exam preparation is not required.	Varies	0
3.7 Quiz: Mid-Term Exam	Due by the end of the workshop	10 hours	100

3.8 Assignment: Distributions from Qualified Plans	Due by the end of the workshop.	3 hours	50
Totals		19 hours*	180

*These times are only estimates. Actual assignment completion times will vary.

Workshop Four Outline

Title	Due Dates	Time	Points
4.1 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
4.2 Exercise: Give Yourself Fully to the Work of the Lord	Due by the end of the workshop	1 hour	0
4.3 Discussion: Will You Work “On” and “In” the Business?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
4.4 Discussion: Collaboration Forum	Due by the end of the workshop	Varies	5
4.5 Exercise: Practice Quiz	The practice quiz is not required	Varies	0
4.6 Assignment: Retirement Plan Presentation	Mid-term exam preparation is not required.	10 hours	120
Totals		16 hours*	150

*These times are only estimates. Actual assignment completion times will vary.

Workshop Five Outline

Title	Due Dates	Time	Points
5.1 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
5.2 Exercise: Be Still	Due by the end of the workshop	1 hour	0
5.3 Discussion: When You Become Overloaded, How Will You Respond?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
5.4 Discussion: Collaboration	Due by the end of the	Varies	5

Forum	workshop		
5.5 Exercise: Practice Quiz	The practice quiz is not required.	Varies	0
5.6 Assignment: Integrate Social Security into Retirement Planning	Mid-term exam preparation is not required.	10 hours	120
5.7 Assignment: Deferred Compensation & Nonqualified Plans	Mid-term exam preparation is not required.	3 hours	50
Totals		19 hours*	200

*These times are only estimates. Actual assignment completion times will vary.

Outline

Title	Due Dates	Time	Points
6.1 Exercise: Read-Study	Due by the first day of the workshop.	3 hours	0
6.2 Exercise: Rest on the Sabbath	Due by the end of the workshop	1 hour	0
6.3 Discussion: What Is Your Capacity?	Initial post due by the end of the fourth day of the workshop; two responses due by the end of the workshop.	2 hours	25
6.4 Discussion: Collaboration Forum	Due by the end of the workshop	Varies	5
6.5 Exercise: Practice Quiz	The practice quiz is not required.	Varies	0
6.6 Exercise: Final Exam Prep	Mid-term exam preparation is not required.	Varies	0
6.7 Quiz: Final Exam	Due by the end of the workshop	10 hours	100
6.8 Assignment: Retirement Planning	Due by the end of the workshop	10 hours	100
End of Course Survey	Due by the end of the workshop	-	10 extra credit
Totals		26 hours*	230

*These times are only estimates. Actual assignment completion times will vary.

Course Assignments

TOTALS	106.5 hours*	1000
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* These timings are based on estimations of average times to complete each assignment. Actual assignment completion times will vary.

Course Development Resources

Blue, R., & Henegar, J. M. (2016). *Biblical financial planning: A biblical worldview of personal finance*. New York, NY: Pearson Learning Solutions.

Alternative Assignment Policy

Students with a documented disability may request accommodations for an alternative assignment(s) for course activities (Examples: video assignments, etc.). It is the student's responsibility to submit the form received from the Disability Services Office indicating his/her specific accommodation to the instructor prior to the start of each course.

Expectations, Policies, and Important Student Information

School/Division	Link
DeVoe School of Business Division of Liberal Arts School of Services and Leadership	View School/Division Expectations, Policies, and Student Information
School of Educational Leadership	View School/Division Expectations, Policies, and Student Information
Wesley Seminary @ IWU	View School/Division Expectations, Policies, and Student Information
Nursing - Undergraduate	View School/Division Expectations, Policies, and Student Information
Nursing - Graduate	View School/Division Expectations, Policies, and Student Information