

Fall 2026

Meeting days/times:

(Section 1) Tues/Thurs 1:30 – 2:45pm

(Section 2) Tues/Thurs 3 – 4:15pm

Meeting location FSB 102

Final Exam:

(Section 1) Thursday, December 17, 2026, 1:30 - 4pm

(Section 2) Tuesday, December 15, 2026, 4:30 – 7pm

Course Information	Specifics for the Course
Instructor title and name:	Kevin Hee, PhD, CPA (inactive)
Phone:	
Email:	khee@pointloma.edu
Office location and hours:	FSB 139; Mondays & Wednesdays (11-12:30pm)

PLNU Mission

To Teach ~ To Shape ~ To Send

Point Loma Nazarene University exists to provide higher education in a vital Christian community where minds are engaged and challenged, character is modeled and formed, and service is an expression of faith. Being of Wesleyan heritage, we strive to be a learning community where grace is foundational, truth is pursued, and holiness is a way of life.

Fermanian School of Business Mission

Character ~ Professionalism ~ Excellence ~ Relationships ~ Commitment ~ Innovation

As members of a vital Christian community, we strive to provide high-quality business programs that equip students to make a positive impact in their workplace and community by connecting purpose to practice.

Course Description

This course provides a study of the financial planning process. Topics include cash management, investments, real estate, insurance and risk management, budgeting, retirement, and tax and estate planning

Course Learning Outcomes

Upon completion of the course, students will be able to:

1. Exhibit an in-depth understanding of key financial planning principles and concepts, including budgeting, credit management, savings and investment, retirement, and estate planning (PLO 1, C1 & A1)
2. Describe the financial planning process (PLO 1, C1, & AC1)

3. Understand career paths and opportunities in the financial planning/services industry.
4. Analyze an individual financial profile and identify issues and potential solutions (PLO 2)
5. Prepare a comprehensive individual financial plan (PLO 2).

Required Text

Personal Financial Planning, 16th edition; Billingsley, Gitman, and Joehnk; Cengage with MindTap Access

LomaBooks Instructions for Students:

This course is part of our course material delivery program, LomaBooks. The bookstore will provide each student with a convenient package containing all required physical material; all digitally delivered materials will be integrated into Canvas.

You should have received an email from the bookstore confirming the list of materials that will be provided for each of your courses and asking you to select how you would like to receive any printed components (in-store pick-up or home delivery). If you have not done so already, please confirm your fulfillment preference so the bookstore can prepare your materials.

For more information about LomaBooks, please go [HERE](#).

Cengage

We will be using Cengage MindTap online access for this course. Instructions for accessing and registering for our course in Cengage are as follows:

1. Go to the following course registration link:

ASSESSMENT AND GRADING

Assessment

Grades will be based on the following components:

Graded Components	Percent
Midterm	25%
Final exam (comprehensive)	35%
Homework	10%
Project	25%
Class participation and attendance	5%
TOTAL	100%

Grading

Percent	Grade	Percent	Grade
93.0 – 100	A	73.0 – 76.9	C
90.0 – 92.9	A-	70.0 – 72.9	C-
87.0 – 89.9	B+	67.0 – 69.9	D+
83.0 – 86.9	B	63.0 – 66.9	D
80.0 – 82.9	B-	60.0 – 62.9	D-
77.0 – 79.9	C+	< 60	F

Class Structure

Class time will consist of an overview of the textbook material and Q&A on concepts covered in the textbook and PowerPoint slides. Chapter PowerPoints will be provided on Canvas.

Homework (MindTap)

Homework is administered through the MindTap online learning system. Homework assignment due dates are after I have finished lecturing on that chapter. **The graded homework assignments must be completed and submitted online by the assigned time on the due date.** The homework system will not accept any homework submissions made after the assigned date and time. Students will be allowed **three attempts for each homework problem** in the assignment and assignments are graded based on average accuracy. Partial

credit will be given by MindTap for the homework. The student's lowest homework assignment grade will be dropped in calculating the final course grade.

Exams

There will be two exams (including a comprehensive final) administered during the semester. Makeup exams are not given unless there are extremely extenuating circumstances. Students will be provided with a department four-function calculator for exams. Cell phones and smart watches must not be accessible during exams. Backpacks must be placed in front of the classroom and any hats must be turned backwards during exams. All exams will have objective (multiple-choice) and subjective (free response) components.

Final Examination Policy

Successful completion of this class requires taking the final examination on its scheduled day. The final examination schedule is posted on the [Traditional Undergraduate Records: Final Exam Schedules](#) site. If you find yourself scheduled for three (3) or more final examinations on the same day, you are authorized to contact each professor to arrange a different time for *one* of those exams. However, unless you have three (3) or more exams on the same day, no requests for alternative final examinations will be granted.

Incompletes and Late Assignments

All assignments are to be submitted/turned in by the beginning of the class session when they are due, including assignments posted in Canvas. Incompletes will only be assigned in extremely unusual circumstances.

Spiritual Care

Please be aware PLNU strives to be a place where you grow as whole persons. To this end, we provide resources for our students to encounter God and grow in their Christian faith.

If you have questions, a desire to meet with the chaplain or have prayer requests you can contact your professor or the [Office of Spiritual Life and Formation](#).

State Authorization

State authorization is a formal determination by a state that Point Loma Nazarene University is approved to conduct activities regulated by that state. In certain states outside California, Point Loma Nazarene University is not authorized to enroll online (distance education) students. If a student moves to another state after admission to the program and/or enrollment in an online course, continuation within the program and/or course will depend on whether Point Loma Nazarene University is authorized to offer distance education courses in that state. It is the student's responsibility to notify the institution of any change in his or her physical location. Refer to the map on [State Authorization](#) to view which states allow distance education outside California.

PLNU Copyright Policy

Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law.]

PLNU Recording Notification

In order to enhance the learning experience, please be advised that this course may be recorded by the professor for educational purposes, and access to these recordings will be limited to enrolled students and authorized personnel.

Note that all recordings are subject to copyright protection. Any unauthorized distribution or publication of these recordings without written approval from the University (refer to the Dean) is strictly prohibited.

PLNU Academic Honesty Policy

Students should demonstrate academic honesty by doing original work and by giving appropriate credit to the ideas of others. Academic dishonesty is the act of presenting information, ideas, and/or concepts as one's own when in reality they are the results of another person's creativity and effort. A faculty member who believes a situation involving academic dishonesty has been detected may assign a failing grade for that assignment or examination, or, depending on the seriousness of the offense, for the course. For all student appeals, faculty and students should follow the procedures outlined in the University Catalog. Please consult the [Academic Honesty Policy](#) in the [University Catalog](#) for definitions of kinds of academic dishonesty and for further policy information.

PLNU Academic Behavior Policy

Both faculty and students at Point Loma Nazarene University have the right to expect a safe and ordered environment for learning. Students are expected to take the initiative to learn and conduct themselves in a mature and civil manner in the classroom environment. Any student behavior that is disruptive or threatening is a serious affront to Point Loma Nazarene University as a learning community. Students who fail to adhere to these behavioral standards may be subject to disciplinary action, including removal from class or further university sanctions. For a full definition of disruptive behavior, response procedures, and the appeal process, please consult the [Academic Behavior Policy](#) in the [University Catalog](#).

PLNU Artificial Intelligence (AI) Policy

With **some** assignments, you are allowed to use Artificial Intelligence (AI) tools (e.g., ChatGPT, Gemini Pro, GrammarlyGo, Perplexity, etc.) to generate ideas, as a learning tool, or in some cases generate portions of work you will submit. When allowed, any work that utilizes AI-based tools must be clearly identified, including the specific tool(s) used. For example, if you use ChatGPT, you must cite ChatGPT. Here is the [link](#) for citing ChatGPT via the APA.

PLNU Academic Accommodations Policy

PLNU is committed to providing equal opportunity for participation in all its programs, services, and activities in accordance with the Americans with Disabilities Act (ADA). Students with disabilities may request course-related accommodations by contacting the Educational Access Center (EAC), located in the Bond Academic Center, [by email](#) or phone at 619-849-2533. Once a student's eligibility for an accommodation has been determined, the

EAC will work with the student to create an Accommodation Plan (AP) that outlines approved accommodations. Professors are able to view a student's approved accommodations through Accommodate.

PLNU highly recommends that students speak with their professors during the first two weeks of each semester/term about the implementation of their approved accommodations in that particular course. Accommodations are not retroactive; as such, clarifying with the professor at the outset is one of the best ways to promote positive academic outcomes.

Students who need accommodations for a disability-related need should contact the EAC as early as possible (i.e., ideally before the beginning of the semester) to assure appropriate accommodations can be provided. In accordance with ADA, accommodations cannot constitute a fundamental alteration to course outcomes; therefore, planning ahead is vital in establishing appropriate accommodations for equal access to this course. It is the student's responsibility to make the first contact with the EAC. Students cannot assume that because they had accommodations in the past, their eligibility at PLNU is automatic. All determinations at PLNU must go through the EAC eligibility process. This is to protect the privacy of students with disabilities who may not want to disclose this information and are not asking for any accommodations.

PLNU Attendance and Participation Policy

Regular and punctual attendance at all class sessions is considered essential to optimum academic achievement. If the student is absent for more than 10 percent of class sessions, the faculty member will issue a written warning of de-enrollment. If the absences exceed 20 percent, the student may be de-enrolled without notice until the university withdrawal date or, after that date, receive an "F" grade.

Loma Writing Center

Getting feedback from the Loma Writing Center while you're in the process of working on an assignment is a great way to improve the quality of your writing and develop as a writer. You are encouraged to talk with a trained writing consultant about getting started on an assignment, organizing your ideas, finding and citing sources, revising, editing for grammar, and polishing final drafts, and more.

Walk-ins are welcome, but it's recommended making an appointment in advance. For information about how to make in-person or online appointments, see [Loma Writing Center webpage](#) or visit the Loma Writer Center on the first floor of the Ryan Library, room 221.

- [Appointment Calendar](#)
- [Website](#)
- [Email](#)

Class Schedule (The information in this schedule is subject to change)

It is your responsibility to maintain your schedule and updated if changes are announced.

CLASS DAY	DATES	CHAPTER AND TOPIC	Assignments
1	Sept 1 (Tues)	Course Intro Chapter 1 – Why Financial Planning Matters and Understanding the Financial Planning Process	CH 1 Assignment due Sept 4
2	Sept 3 (Thurs)	Why Financial Planning Matters and Understanding the Financial Planning Process	CH 1 Understanding Assignment due Sept 6
3	Sept 8 (Tues)	Chapter 2 – Using Financial Statements and Budgets	
4	Sept 10 (Thurs)	Using Financial Statements and Budgets	CH 2 Excel Assignments due Sept 13
5	Sept 15 (Tues)	Chapter 3 – Taxes and Tax Planning	
6	Sept 17 (Thurs)	Taxes and Tax Planning	
7	Sept 22 (Tues)	Chapter 4 – Cash Savings and Debt	
8	Sept 24 (Thurs)	Cash Savings and Debt	
9	Sept 29 (Tues)	Chapter 5 – Auto and Home Decisions	
10	Oct 1 (Thurs)	Auto and Home Decisions	
	Oct 6 (Tues)	Midterm Exam (Chapters 1-5)	
11	Oct 8 (Thurs)	Chapter 6 – Credit Decisions	
12	Oct 13 (Tues)	Credit Decisions	
13	Oct 15 (Thurs)	Chapter 7 – Consumer Loans	
14	Oct 20 (Tues)	Consumer Loans	
	Oct 22 (Thurs)	FALL BREAK – NO CLASSES	
15	Oct 27 (Tues)	Chapter 8 – Life Insurance	
16	Oct 29 (Thurs)	Life Insurance	

17	Nov 3 (Tues)	Chapter 9 – Health Insurance	
18	Nov 5 (Thurs)	Health Insurance	
19	Nov 10 (Tues)	Chapter 10 - Property	
20	Nov 12 (Thurs)	Property Issues	
21	Nov 17 (Tues)	Chapter 11 – Investments	
22	Nov 19 (Thurs)	Investments	
23	Nov 24 (Tues)	Chapters 12&13 – Stocks, Bonds, and Mutual Funds	
	Nov 26 (Thurs)	THANKSGIVING BREAK – NO CLASSES	
24	Dec 1 (Tues)	Stocks, Bonds, and Mutual Funds	
25	Dec 3 (Thurs)	Chapter 14&15 – Retirement and Estate Planning	
26	Dec 8 (Tues)	Retirement & Estate Planning	
27	Dec 10 (Thurs)	TBD	
		FINAL EXAM (COMPREHENSIVE) Section 1 – December 17 Section 2 – December 15	