FINANCIAL PLANNING

Retirement Planning

AP/ADMS 4505 | Course Outline | Fall 2022

INSTRUCTOR	DR. JODI LETKIEWICZ, CFP®
EMAIL	jodilet@yorku.ca
COURSE DELIVERY	Online / Asynchronous
OFFICE HOURS	Virtual Office Hours (link to sign up in eClass) Mondays: 5:00 – 6:00 p.m. Wednesdays: 10:00 – 11:00 a.m. Email me to schedule a different time.
COURSE WEBSITE	https://eclass.yorku.ca/course/view.php?id=76304

Course Description

Students will develop advanced skills in the areas of pre- and post-retirement planning and estate planning, with an introduction to employee benefits.

Learning Outcomes

By the end of this course, students are expected to be able to:

- Understand the financial planning process as it relates to Retirement Planning and Estate Planning.
- Assess and determine both the quantitative and qualitative information required to develop a financial plan.
- Identify risks and opportunities regarding clients' finances, as they relate to retirement and estate planning.
- Analyze the relevant client information and formulate strategies for achieving the client's financial goals.
- Prepare and complete a comprehensive financial plan.
- Develop and demonstrate the presentation skills needed to be successful in the financial planning profession.

Prerequisites: AP/ADMS 3520 and AP/ADMS 3541.

Required Textbook

Retirement & Estate Planning in Canada, Coleen Clark, 4th Edition, Captus Press, 2020.

The textbook is available only as an eBook and can only be purchased here:

http://www.captus.com/information/eBook.htm

Optional:
Tax Planning for You and Your Family 2021. KPMG LLP (Marlene Cepparo, Nancy Belo, and Paul Corupe)

Evaluation Scheme

Weekly Assignments:	10%
Weekly Quizzes:	15%
Group Case (pre-retirement plan)	20%
Midterm Exam (in person):	30%
Final Case Study (done individually):	25%
Total	100%

COURSE SCHEDULE

Note: This section is subject to change during the semester. It is your responsibility to check/follow Course Announcements where all changes will be announced.

Week	Dates	Topic	Readings	Assignments
1	Sep 7 - 13	The Retirement Planning Process	Chapter 1	Assigned problems #1 Quiz #1
2	Sep 14 - 20	Factors Affecting Retirement Planning	Chapter 2	Assigned problems #2 Quiz #2
3	Sep 21 – 27	Government Benefit Plans	Chapter 3	Assigned problems #3 Quiz #3
4	Sept 28 – Oct 4	Registered Pension Plans (RPP)	Chapter 4	Assigned problems #4 Quiz #4
Reading Week Oct. 8 - 14				

5	Oct 5 - 18	Pension Adjustments & Other Plans	Chapter 5	Assigned problems #5 Quiz #5
6	Oct 19 – 25	RRSPs & Other Savings Plans	Chapter 6	Assigned problems #6 Quiz #6
7	Sunday, October 30	Midterm Exam	(Ch 1 – 6)	Midterm Exam – In person, Keele Campus
8	Nov 2 - 8	Retirement Income Options	Chapter 7	Assigned problems #7 Quiz #7
9	Nov 9 - 15	Planning at Retirement & Estate Planning Introduction	Chapter 7A Chapter 8	Group Case Study due Nov 13. 11:59 p.m.
10	Nov 16 - 22	Power of Attorney & Disposal of Assets	Chapter 9 Chapter 10	Assigned problems #8 Quiz #8
11	Nov 23 – Nov 29	Taxation Issues	Chapter 11	Assigned problems #9 Quiz #9
12	Nov 30 – Dec 6	Trusts, Charities, & U.S. assets	Chapter 12	
	Friday, Dec 16 11:59 p.m.	*Final Exam/ Case Due (Submitted online)*		