EMPLOYEE BENEFITS AND RETIREMENT PLANNING

Course Description:
This course examines the essentials of retirement planning as well as employee benefit planning including group insurance plans and the characteristics of the various types of employee benefit plans: life, medical expense, disability, and retirement income.

Prerequisites: Junior standing or above.

Learning Objectives
1. Understand the role and purpose of employee benefits and retirement preparations in financial planning.
2. Explain the advantages of employee benefit provisions for both employers and employees.
3. Discuss the similarities, differences, advantages, and disadvantages of various types of employee benefits and retirement plans.
4. Describe the impact of government regulations and taxation on employee benefits and retirement plan choices.
5. Calculate retirement funding needs and select appropriate funding options for varying individual and family characteristics and circumstances.
6. Analyze a case situation and select employee benefit and retirement plan options.


Major Course Requirements.
Friday Exams online, so 14 exams non-cumulative.

Grades will be assigned based on the following weights:
Attendance 40 %
Weekly Tests 60 %

The standard alphabetical grading scale is employed:
A 90 – 100
B 80 - 89.9
C 70 – 79.9
D 60 - 69.9
F 0 - 59.59
Course Policies

**Attendance/tardiness** – don’t interrupt the class if late. 3 lates = 1 absence.

**Late work and Make-up Exams** – no make-ups without my permission

**Extra Credit** – none, subject to change

**Cell Phone/Electronic Device Usage** – forbidden

**Academic Integrity/Plagiarism.**

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in Failure and censure.

**Dropping a Class**

I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. FRIDAY April 1st is the last day to drop a class with an automatic grade of “W” this term.

**Classroom/professional behavior**

Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

**Grade Appeals**

As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student
with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Office of Student Affairs.

**Disabilities Accommodations***

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Driftwood 101. If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

*Required by SACS

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**FINA 3355**  
**Preliminary Schedule**

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<th>Course Topic</th>
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<td>Cash Compensation</td>
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<td>Equity Compensation</td>
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<td>Fringe Benefits</td>
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<td>Accounting for Benefit Plans</td>
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