

CLIENT COMMUNICATION AND COUNSELING (PFP 5377)
LIFE CENTERED FINANCIAL PLANNING CERTIFICATE (CLCP, ONLINE)
FALL 2019: 9/9-11/15

Professor: Sarah Asebedo, Ph.D., CFP®
Office: HS 259
Office Hrs: Email for an appointment
Phone: (806) 834-5217
Email: sarah.asebedo@ttu.edu
Preferred: Email or Office Hours

Teaching Assistant: Morian Black
Office: HS 274
Office Hrs: Email for an appointment
Email: morian.black@ttu.edu
Preferred: Email or Office Hours

COURSE PURPOSE

This course will equip students to effectively manage client relationships in financial planning by providing students with foundational communication and counseling skills.

PFP 5377 COURSE DESCRIPTION: Using self-discovery, students will explore and apply theory, counseling fundamentals, and communication techniques for effective interactive client communication in financial planning and counseling. Addresses personal relationships with money, including emotions, beliefs, and behaviors.

REQUIRED TEXTS AND MATERIALS:

Title: *Facilitating Financial Health*
Author: Klontz, Kahler, Klontz
ISBN:9781941627877

TEXT TO USE FOR CITING SOURCES IN PAPERS:

American Psychological Association. (2009). *Publication manual of the American Psychological Association*, (6th ed.). Washington, DC: Author.*

*Here is a great website for APA formatting guidance:

https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/general_format.html

Additional readings/videos are listed on the course schedule and are posted on www.blackboard.ttu.edu. Readings/videos should be completed prior to the assigned day for a reading quiz and discussion.

COURSE CONTENT:

This course covers an introduction to financial planning communication and counseling skills for effective client relationship management, including

1. How the personal characteristics, biases, and perceptions of the financial planner in addition to the physical office environment affect client relationships and advice efficacy.
2. Basic assessment tools (e.g., risk tolerance, personality, other characteristics).
3. Elements of building trust, rapport, & empathy.
4. The impact of culture in client relationships.
5. Uncovering and assessing a client's money history through Money Scripts and family history (rules/values).
6. Emotional intelligence.
7. Verbal and nonverbal communication skills (e.g., attending, pacing, reflecting, active listening).
8. Couples and money (e.g., understanding couples, resolving money arguments, etc.)



TEXAS TECH UNIVERSITY

Department of

Personal Financial Planning™

9. Gender and money.
10. Stress, grief, and loss.
11. Resistance and reluctance.
12. Stages of change (Transtheoretical model of change) and application to financial behavior.
13. Managing difficult clients.
14. Making effective referrals.
15. Meeting models in financial planning.
16. Integrating financial psychology and therapy into the financial planning process.
17. Contemporary approaches to financial counseling.

LEARNING OUTCOMES (LO) & LEARNING INDICATORS (LI):

LO1: Students will explore their interpersonal relationship with money to enhance their self-awareness and interpersonal skills to establish effective relationships with clients. (INTERNAL ASSESSMENT & APPLICATION)

LI1: TSWBAT (the student will be able to) articulate personal values, attitudes, and beliefs about money leading to an understanding of the meaning that money has for them.

LO2: Students will understand counseling and interviewing processes and their use in financial planning settings (EXTERNAL ASSESSMENT & APPLICATION)

LI2: TSWBAT Identify helping frameworks and assessment tools and integrate them in developing their personal approach to working with clients

LO3: Students will apply communication and counseling skills to financial planning client relationships (SKILLS APPLICATION)

LI3: TSWBAT become aware of fundamental communication and counseling skills and appropriately apply those skills to varying client scenarios in personal financial planning through interactive mock client session.

GRADING:

Active Class Participation (pro-rated per day, see tentative schedule)	100 points*
Reading Quizzes	10 @ 10 points each
Assessments Project	100 points
Family Rules/Values Inventory & KMSI-R Project	100 points
Client Application (mock or real)	3 @ 100 points each
Personal Money History Paper	100 points
Comprehensive Exam	200 points

Total Possible Points **1000 points**

*** Participation points are earned for posting to the discussion board and responding to other students.**

GRADES: Grades will be assigned per the following university prescribed “10-point” scale:

- A: 90 – 100%
- B: 80 – 89.9%
- C: 70 – 79.9%
- D: 60 – 69.9%
- F: 0 – 59.9%

Grades will be rounded-up to determine the final grade only. An overall grade curve will NOT be applied. All grades with assignment feedback will be announced and posted through the gradebook on Blackboard. This course does not offer extra credit.

Non-degree seeking CLCP students: final grades are awarded as pass/fail. A minimum “C” grade is required to pass the course.

CLASS MEETINGS There are no regularly scheduled class meetings for the online CLCP course. Impromptu online “virtual” classes using online video conferencing software may be scheduled on a case by case basis as needed in collaboration with students.

ASSIGNMENT DESCRIPTIONS:

Format for Assignments

Unless otherwise noted, all written assignments must be typed, double-spaced and follow APA (6th edition) guidelines. All assignments MUST be uploaded to BlackBoard.

Attendance and Participation:

This class will be conducted as a seminar—it is NOT a traditional lecture-style course. Discussion, video clips, guest speakers, and individual or small group exercises will be used throughout the course. Students are expected to attend class regularly and punctually. Active participation by students is expected and includes students asking and answering instructor questions, responding to other students’ questions, initiating discussion, and making contributions to discussion groups. A participation record will be kept this will be considered in determining final grades (see point outline above). **Online & FLP Certificate students will earn these points by posting to the discussion board. Please see the discussion board in Blackboard for further information.**

Reading/Video Quizzes

There will be 10 reading/video quizzes on the material that you read and/or watch for class. These quizzes will be online and may be taken at any time before the due date. All readings/videos identified in the syllabus tentative schedule and/or posted to Blackboard are possible content for the reading/video quizzes for each unit, respectively. All quizzes consist of 10 multiple choice or true false questions. All reading/video quizzes are timed; you have 20 minutes to complete each of them. Questions are not posted in advance; make sure you have read all readings and watched all videos associated with each Unit prior to taking the quiz. Any quizzes completed after the due date and/or unsuccessfully submitted will be marked Zero. Be sure to save your answers before moving to the next one otherwise your answers may be erased. Always check your submitted answers after taking the quiz.

Assessments

Students will complete a FinancialDNA online assessment to understand the relationship between their risk tolerance, biases, and money behaviors. Additionally, students will complete online personality assessments (i.e., Big Five and Myers-Briggs) to shed light on how personal characteristics contribute to money behaviors.

Family Rules and Values Inventory, and KMSI-R

Students will complete family rules and values inventory questionnaires in addition to the Klontz Money Script Inventory (KMSI-R) to prepare for writing a Money History paper. This assignment helps students consider how their past has shaped their relationship with money and financial behaviors.

Money History Paper

The goal of this assignment is to identify attitudes, beliefs, behaviors, strengths, and vulnerabilities affected by your own money history. To prepare for this assignment, you will complete a money history questionnaire. The information derived from the questionnaire should then be used to write a 2500-word essay which describes your personal and family history of money beliefs and behaviors. Do NOT just answer the questions. They are merely assists. APA guidelines apply. The Klontz book will be helpful to you in this assignment. Complete directions for the assignment are posted on Blackboard.

Client Application

Three mock client sessions are conducted as part of the course to practice applying course skills. During these “mini” versions of client sessions, students will take turns in three roles: advisor, client, and observer. Students will complete

and submit to Blackboard a written (typed) assessment of the session (including a self-assessment of your own performance as the advisor). More information about these assignments are provided on Blackboard.

Online & Financial Life Planning Certificate students can complete these mock sessions in one of two ways:

1. Replace these “mock” sessions with real client sessions. Students replacing mocks with real client sessions will submit 1) employer client session verification form (exception granted for solo practitioner-owners), and 2) completed self-evaluation form posted to Blackboard for the client session. Grading of the self-evaluation will follow the grading rubric for the mock sessions (see rubric posted to Blackboard), **OR**
2. The professor will send the student a mock client case. The student will find 1 volunteer (or 2 volunteers if a couple is needed) to play the client role. Video record the mock session (with a phone, computer, ipad, etc.). Submit the video (or link to video via dropbox, youtube, vimeo, etc.). Complete the self-evaluation form posted to Blackboard for the mock sessions. Grading of the self-evaluation will follow the grading rubric for the mock sessions (see rubric posted to Blackboard).

EXAMS

Students will have one comprehensive exam. The exam will consist of approximately 50-60 multiple choice or true/false questions covering all course content units. A study guide with a concept outline is provided on Blackboard.

EXTRA CREDIT: Extra credit point opportunities are typically offered, but not guaranteed.

LATE POLICY FOR ASSIGNMENTS/PROJECTS/QUIZZES/ATTENDANCE/EXAMS: Late work **WILL NOT BE ACCEPTED**. For the **Fall 2019** semester, all assignments are due on **Mondays at 11:59 PM** unless noted or announced otherwise through Blackboard. **Official due dates** are noted in the “tentative course schedule.” All assignments are **submitted electronically** to Blackboard. **Late assignments are not accepted** unless permissible and appropriate documentation is provided. Permissible and appropriate documentation will follow the “Approved Absences for Exams” policy for the date the assignment is due. Please note that **incomplete or failed assignment submissions do NOT count** as permissible reasons to submit late work. It is the student’s responsibility to ensure effective delivery of their assignment no later than the due date outlined in the course schedule.

Use **Google Chrome** for all assignment submissions. **Blackboard has confirmed there are submission issues with other browsers and that students should use Google Chrome for the best performance. Failed submissions due to browser issues are not an acceptable reason for an assignment submission extension. Students are expected to double check all submissions to Blackboard prior to the deadline to ensure they are effectively delivered to the professor.**

EXCUSED ABSENCES FOR EXAMS: Students seeking an excused absence from an exam for **illness or death related events** should contact the Center for Campus Life to obtain an absence verification (see addendum section titled “**Illness and Death Notification**.” The absence verification note will then be provided to the professor. Students are asked not to bring documentation (e.g., doctor’s note, obituary) related to illness or death related absences directly to the professor. See the “**Absence Due to Religious Observance**” policy in the addendum for absences related to religious holy days. Absences for **officially approved Texas Tech University trips** must be requested at least 5 business days in advance of the regularly scheduled exam date and be accompanied by a note from the faculty member responsible for the trip. **Approved makeup exams must be completed within 24 hours of the original exam date, or as agreed upon with the professor** (preferred to be completed prior to the original exam date).

Excused Absences for Exams typically include: Illness or death related events communicated to the professor by the Center for Campus Life, officially approved university trips or events the day of the exam (e.g., professional conferences, sporting events for athletes, etc.), scheduled job interviews, other unforeseen events such as an accident.



Excused Absences for Exams typically DO NOT include: A busy or stressful week, sleep, a wedding, a concert, a football game, forgetting about the exam, an exam the day AFTER a university approved trip, etc.

COMMUNICATING WITH THE PROFESSOR: All students are welcome and encouraged to communicate with the me on issues related to the course and your careers in general. I am happy to address questions regarding assignments, projects, cases, or any aspect of the course during office hours or through email. Any questions during office hours or through email must be accompanied by an informal presentation of what you have currently done to answer the question on your own. I will not provide answers or direction without first hearing what you have done to attempt to answer the question. Being resourceful is vital to your success as a financial planner. I will meet your effort level. Expected office hour and email etiquette is outlined below:

Office Hours: There is no set time/date for office hours; they are by appointment only. Please email me directly to set up an appointment and allow for at least 48 work week hours of notice (not including weekends).

Email: I will respond to any emails within 48 work week hours M-F. The weekend is not included within the 24-hour timeframe. For example, if you email me on Friday, then the following Monday is the “next day.”

ADDENDUM: Please refer to the attached Syllabus Addendum for the following important policies:

1. ADA Compliance Statement
 2. Absence Due to Religious Observance
 3. Academic Integrity
 4. Civility in the Classroom
 5. Illness and Death Notification
 6. Resolving Student Issues
 7. TTU Resources for Discrimination, Harassment, and Sexual Violence
 8. Emergency Procedures
-

MOBILE TECHNOLOGIES: Mobile technologies, such as cell phones, handheld computers, PDAs, and laptop computers may only be used in class for class related purposes. Please respect your fellow students and the professor by turning off cell phones before entering class and refraining from using computers and other technologies during class to check email or instant message friends. To promote a respectful environment while leveraging technology to facilitate learning, **digital devices will be allowed but are restricted to the RIGHT SIDE (section closest to the door) of the classroom.**

Cell Phones: Cell phones should be turned off during all classes. It is understood that there may be occasions when you will need to leave your cell phone on to receive a phone of extreme importance (e.g., hospital related, baby sitter related). In these extreme cases please inform the professors and have your cell phone set to vibrate, not ring, and sit in a location in class that allows you to easily exit class before answering the call.

Handhelds, Tablets, and Laptop Computers: Handhelds, Tablets, and laptop computers should only be used for legitimate class related purposes (e.g., taking notes, downloading PowerPoint slides). Please refrain from using these technologies for entertainment purposes during class (e.g., email, movies, music).

Food for Thought... How to Take Notes You Will Remember: <http://www.spring.org.uk/2014/05/how-to-take-notes-you-will-remember.php>



SYLLABUS CHANGE: The syllabus is subject to change by the professor at any time. All changes will be announced either in class or via email.

**Syllabus Addendum
Department of Personal Financial Planning
Texas Tech University**

ADA Compliance Statement:

Any student who, because of a disability, may require special arrangements in order to meet course requirements should contact the instructor as soon as possible to make any necessary arrangements. Students should present appropriate verification from Student Disability Services during the instructor's office hours. Please note instructors are not allowed to provide classroom accommodations to a student until appropriate verification from Student Disability Services has been provided. For additional information, you may contact the Student Disability Services office at 335 West Hall or 806-742-2405.

Students requiring assistance should contact the instructor during the first week of class for pre-existing disabilities or as soon as the students receives verification from Student Disability Services. <http://www.depts.ttu.edu/opmanual/OP34.22.pdf>

Absence Due to Religious Observance:

A student who is absent from classes for the observance of a religious holy day, according to the legal definition, will be allowed to take an examination or complete an assignment scheduled for that day within a reasonable time after the absence if, not later than the 15th day after the first day of the semester, the student has notified the instructor of each scheduled class that the student will be absent for a religious holy day. This notification will be in writing and will be delivered by the student personally to the instructor of each class, with receipt of the notification acknowledged and dated by the instructor, or by certified mail, return receipt requested, addressed to the instructor of each class. A student who is excused under this policy must not be penalized for the absence, but the instructor may appropriately respond if the student fails to satisfactorily complete the assignment.

Academic Integrity:

It is the aim of the faculty of Texas Tech University and the Department of Personal Financial Planning to foster a spirit of complete honesty and high standard of integrity. The attempt of students to present as their own any work not honestly performed is regarded by the faculty and



administration as a most serious offense and renders the offenders liable to serious consequences, possibly suspension.

“Academic dishonesty” includes, but is not limited to, cheating, plagiarism, collusion, falsifying academic records, misrepresenting facts, and any act designed to give unfair academic advantage to the student (such as, but not limited to, submission of essentially the same written assignment for two courses without the prior permission of the instructor) or the attempt to commit such an act.

“Cheating” includes, but is not limited to:

- (1) Copying from another student’s test paper;
- (2) Using during a test materials not authorized by the person giving the test;
- (3) Failing to comply with instructions given by the person administering the test;
- (4) Possession during a test of materials that are not authorized by the person giving the test, such as class notes or specifically designed “crib notes.” The presence of textbooks constitutes a violation only if they have been specifically prohibited by the person administering the test.
- (5) Using, buying, stealing, transporting, distributing, or soliciting in whole or in part the contents of an unadministered test, test key, homework solution, or computer program;
- (6) Collaborating with or seeking aid or receiving assistance from another student or individual during a test or in conjunction with other assignment without authority;
- (7) Discussing or providing the contents of an examination with another student who will take the examination;
- (8) Divulging the contents of an examination for the purpose of preserving questions for use by another when the instructor has designated that the examination is not to be removed from the examination room or not to be returned to or kept by the student;
- (9) Substituting for another person or permitting another person to substitute for oneself to take a course, a test, or any course-related assignment;
- (10) Paying or offering money or other valuable thing to or coercing another person to obtain an unadministered test, test key, homework solution, or computer program, or information about an unadministered test, test key, homework solution, or computer program;
- (11) Falsifying research data, laboratory reports, and/or other academic work offered for credit;
- (12) Taking, keeping, misplacing, or damaging the property of the university or of another if the student knows or reasonably should know that an unfair academic advantage would be gained by such conduct.
- (13) Distributing, possessing, or using current or previous class material such as exams, projects, papers, computer files, or homework assignments without expressed consent of the faculty.

“Plagiarism” includes, but is not limited to, the appropriation of, buying, receiving as a gift, or obtaining by any means material that is attributable in whole or in part to another source, including words, ideas, illustrations, structure, computer code, other expression and media, and presenting that material as one’s own academic work being offered for credit.

“Collusion” includes, but is not limited to, the unauthorized collaboration with another person in preparing academic assignments offered for credit or collaboration with another person to commit a violation of any section of the rules on scholastic dishonesty. Students should confirm with the faculty or instructor the ability to work together on non-group oriented assignments.

“Falsifying academic records” includes, but is not limited to, altering or assisting in the altering of any official record of the university and/or submitting false information or omitting requested information that is required for or related to any academic record of the university. Academic records include, but are not limited to, applications for admission, the awarding of a degree, grade reports, test papers, registration materials, grade change forms, and reporting forms used by the Office of the Registrar. A former student who engages in such conduct is subject to a bar against readmission, revocation of a degree, and withdrawal of a diploma.

“Misrepresenting facts” to the university or an agent of the university includes, but is not limited to, providing false grades or resumes; providing false or misleading information in an effort to receive a postponement or an extension on a test, quiz, or other assignment for the purpose of obtaining an academic or financial benefit for oneself or another individual; or providing false or misleading information in an effort to injure another student academically or financially.

Suspicion of Academic Dishonesty by Faculty and Instructors:

The Department of Personal Financial Planning has a zero tolerance policy relating to Academic Dishonesty. If a reasonable suspicion of acts of Academic Dishonesty as described above are evident, faculty and instructors in the Department of Personal Financial Planning will refer the facts to the Associate Chair, Dr. John Salter, and coordinate a meeting with the student. If suspicion remains or is confirmed, the Associate Chair and the faculty member or instructor will initiate a report to the Office of Student Conduct. The office of Student Conduct will then determine whether such acts were academic dishonesty through either a judgement by an Office representative or a faculty panel. If found responsible, the student faces university sanctions ranging from probation to suspension. Department faculty then will determine sanctions in the class which range from failing the assignment to failing the course and possible dismissal from the PFP program.

Civility in the classroom:

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, students are prohibited from using cellular phones or beepers, making offensive remarks, chatting, 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.

Illness and Death Notification:

The Center for Campus Life is responsible for notifying the campus community of student illnesses, immediate family deaths and/or student death. Generally, in cases of student illness or immediate family deaths, the notification to the appropriate campus community members occur when a student is absent from class for four (4) consecutive days with appropriate verification. It is always the student’s responsibility for missed class assignments and/or course work during their absence. The student is encouraged to contact the faculty member immediately regarding the absences and to provide verification afterwards. The notification from the Center for Campus Life does not excuse a



student from class, assignments, and/or any other course requirements. The notification is provided as a courtesy.

Resolving Student Issues:

Should a student encounter an issue in the course, the following chain of authority should be followed and not circumvented:

- Students should first discuss the issue with the instructor of the course in an attempt to resolve the issue;
- If the issue is not resolved, or the issue is of a matter that the student is not comfortable discussing with the instructor, the student should contact the program director;
 - Undergraduate: Dr. Chris Browning
 - Masters: Dr. John Gilliam
 - PhD: Dr. Charlene Kalenkoski
- If the issue remains unresolved, the student and program director should contact the Associate Chair, Dr. Chris Browning, or the Chair, Dr. Vickie Hampton if the issue involves the Associate Chair.
- Under no circumstances should the students start a resolution process with the Chair or Dean's office without attempting to have discussions with the course instructor or program director.

Alternatively, The Ombuds for Students is available to assist students with any conflict or problem that has to do with being a student at Texas Tech University. You may visit the Ombuds in 024 East Basement Student Union Building or call 742.SAFE.

TTU Resources for Discrimination, Harassment, and Sexual Violence:

Texas Tech University is committed to providing and strengthening an educational, working, and living environment where students, faculty, staff, and visitors are free from gender and/or sex discrimination of any kind. Sexual assault, discrimination, harassment, and other Title IX violations are not tolerated by the University. Report any incidents to the Office for Student Rights & Resolution, (806)-742-SAFE (7233) or file a report online at titleix.ttu.edu/students. Faculty and staff members at TTU are committed to connecting you to resources on campus. Some of these available resources are: TTU Student Counseling Center, 806-742-3674, <https://www.depts.ttu.edu/scc/> (Provides confidential support on campus.) TTU Student Counseling Center 24-hour Helpline, 806-742-5555, (Assists students who are experiencing a mental health or interpersonal violence crisis. If you call the helpline, you will speak with a mental health counselor.) Voice of Hope Lubbock Rape Crisis Center, 806-763-7273, voiceofhopelubbock.org (24-hour hotline that provides support for survivors of sexual violence.) The Risk, Intervention,



Safety and Education (RISE) Office, 806-742-2110, rise.ttu.edu (Provides a range of resources and support options focused on prevention education and student wellness.) Texas Tech Police Department, 806-742-3931, <http://www.depts.ttu.edu/ttpd/> (To report criminal activity that occurs on or near Texas Tech campus.)

Emergency Procedures

In the unlikely event of an emergency, students and faculty should follow the guidance provided at the website below. There is a possibility that this may include evacuation of the building or seeking shelter within the building. Note the closest building exit to the classroom in the event of building evacuations, and stairs to the basement for safety during severe weather.

http://www.depts.ttu.edu/hs/emergency_planning/index.php

<http://www.depts.ttu.edu/communications/emergency/>

COURSE SCHEDULE (TENTATIVE)_PFP 5377 (CLCP):

Due Dates	Topic	<u>What to Read/Watch</u> <i>by the due date</i>	<u>What To Do</u> <i>by the due date</i>
M 9/16	<p>Unit 0:</p> <p>Syllabus</p> <p>Introduction Course introduction and expectations, Assignments & Readings for semester, Communication preferences/ Plagiarism</p> <p>Unit 1: Introductions & Financial Planner/Client Characteristics and Assessment Unit 1 contains an introduction to integrated financial planning. additionally, Unit 1 covers basic financial planner and client characteristics that affect the financial planning process and assessments of those characteristics. More characteristics will be discussed throughout other units; Unit 1 provides a foundation and an overview of basic assessment tools of these characteristics.</p>	<p><u>Unit 0 To Read</u></p> <ol style="list-style-type: none"> 1. Course syllabus 2. Tentative Class Schedule 3. Grading worksheet 4. TTU Writing Center Website 5. Purdue Online Writing Lab 6. Academic Dishonesty (Plagiarism) <p><u>Unit 0 To Watch</u> n/a</p> <p><u>Unit 1 To Read</u></p> <ol style="list-style-type: none"> 1. Book: FFH Ch 1 & 14 2. Managing the Theatre of a Financial Planning Meeting_Kitces 3. Optimal Design of a Financial Advisors Office_Kitces 4. Email Pitfalls_TTU <p><u>Unit 1 To Watch</u></p> <ol style="list-style-type: none"> 1. Integrated Financial Planning Video (28 min) 2. Physical Environment & Financial Planner Attributes (18 min) 3. How To Design A Financial Advisor's Office (Physical Environment; 15.51 min) 4. "Hitch" video clip—Board Room (physical environment; 2:41 min) 	<p><u>TO DO: Submit to Blackboard by 11:59 PM</u></p> <p><u>Unit 0</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Personal introduction (discussion board) <input type="checkbox"/> Syllabus and Schedule Understanding Quiz (assignment) <p><u>Unit 1</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Reading/Video Quiz #1 (10 questions) Integrated FP, physical environment (assignment) <p><u>To Review</u> n/a</p>
M 9/23	<p>Unit 1: continued...</p>	<p><u>To Read</u></p> <ol style="list-style-type: none"> 5. Financial Advisors Behavioral Biases_Baker_Filbeck_Ricciardi 6. Financial DNA 7. Big Five Personality Traits 8. Personality and Financial Behavior_Ch. 9 CFP Board Client Psychology 9. The Defining Personality Traits Of Successful Financial Planners_Kitces <p><u>To Watch</u> n/a</p>	<p><u>TO DO: Submit to Blackboard by 11:59 PM</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Reading/Video Quiz #2 (10 questions) FP biases, personality, & assessments (assignment) <input type="checkbox"/> Post the Reading & Video Handout for Unit 1 (discussion board) <input type="checkbox"/> Submit assessment results/summaries assignment (see Blackboard for instructions) <ol style="list-style-type: none"> 1. Communication & Counseling Skills Pre-Self Evaluation form 2. Financial DNA results & summary 3. Big Five Personality results & summary

			<p><u>To Review</u> n/a</p>
M 9/30	<p>Unit 2: Client Relationship Foundations: Trust, Rapport, Empathy, Culture Unit 2 provides an overview of what trust, rapport, and empathy are and how these characteristics provide a foundation for the client relationship. Additionally, Unit 2 integrates cultural intelligence into the client relationship foundation.</p>	<p><u>To Read</u> 1. Book: FFH Ch 2 2. Empathy_JFP_Cheng 3. Culturally Intelligent Financial Planning_JFP_Grubman</p> <p><u>To Watch</u> 1. Empathy, Rapport, & Trust (23 min) 2. Brené Brown Empathy (2.54 min) 3. Sadness Comforts Bing Bong (2.37 min) 4. Brené Brene Brown Blame (3.26 min) 5. It's Not About the Nail (2 min) The Power of Words (1.48 min)</p>	<p><u>TO DO: Submit to Blackboard by 11:59 PM</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 2 (discussion board) <input type="checkbox"/> Reading/Video Quiz #3 (10 questions) trust, rapport, empathy, culture (assignment) <p><u>Items To Review</u> n/a</p>
M 10/7	<p>Unit 3: Money Scripts; Family Rules & Values Unit 3 provides a foundation for how money scripts and family rules and values affect and are related to the financial planner/client relationship.</p>	<p><u>To Read</u> 1. Book: FFH Ch 6 & 7 2. Klontz Money Script Inventory_Application in FP_JFP 3. Money Scripts & Financial Behavior Britt & Klontz_JFP</p> <p><u>To Watch</u> 1. Money Scripts Overview (31 min) 2. What Are Money Scripts? by Dr. Brad Klontz (4.46 min)</p>	<p><u>TO DO: Submit to Blackboard by 11:59 PM</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 3 (discussion board) <input type="checkbox"/> Submit Family Rules/Values/KMSI-R assignment 1. Family rules inventory 2. Family values inventory 3. KMSI-R <input type="checkbox"/> Reading/Video Quiz #4 (10 questions) Money Scripts (assignment) <p><u>Items To Review</u> Review the money history paper instructions & rubric</p>
M 10/14	<p>Unit 4: Emotional Intelligence Unit 4 provides an overview of emotional intelligence (EI) and how EI impacts financial behavior and the financial planner/client relationship.</p>	<p><u>To Read</u> 1. The Ability Model of Emotional Intelligence 2. The Benefits of Frequent Positive Affect: Does Happiness Lead to Success?</p> <p><u>To Watch</u> 1. Daniel Goleman: Emotional & Social Intelligence (55 min) 2. Marc Brackett - Yale Center for Emotional Intelligence Intro (8 min) 3. Marc Brackett: Emotional Intelligence: From Theory to Everyday Practice (62 min) 4. Lisa Feldman Barrett: You aren't at the</p>	<p><u>TO DO: Submit to Blackboard by 11:59 PM</u></p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 4 (discussion board) <input type="checkbox"/> Reading/Video Quiz #5 (10 questions) EI (assignment) <p><u>Items To Review</u> Mood Meter App <i>Permission to Feel</i> by Marc Brackett</p>

		mercy of your emotions -- your brain creates them (18 min)	
M 10/21	Unit 5: Communication Skills Foundations Unit 5 provides an overview to the foundational communication skills for financial planners in the context of client relationships	<p>To Read</p> <ol style="list-style-type: none"> 1. Book: FFH Ch 3 2. Active Listening Skills Sheet 3. Types of Nonverbal Communication <p>To Watch</p> <ol style="list-style-type: none"> 1. Communication Styles (23 min) 2. Communication Principles (21 min) 3. Verbal/NonVerbal Communication Skills (21 min) 4. 10 Ways to Have a Better Conversation—TED Talk (12 min) 5. Micro Expressions (30 min) 	<p>TO DO: Submit to Blackboard by 11:59 PM</p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 5 (discussion board) <input type="checkbox"/> Reading/Video Quiz #6 (10 questions) Communication skills foundations (part 1; assignment) <input type="checkbox"/> Reading/Video Quiz #7 (10 questions) Communication skills foundations (part 2; assignment) <p>Items To Review Client Application Self-Evaluation Form and Rubric Employer Client Session Verification Form</p>
M 10/28	Unit 6: Conflict Resolution; Couples & Money Unit 6 provides an overview of conflict resolution techniques that can be employed to resolve money arguments in client relationships, with a special focus on couples and money.	<p>To Read</p> <ol style="list-style-type: none"> 1. Book: FFH Ch 12 & 13 2. Planning for Conflict in Client Relationships 3. Building Financial Peace_A Conflict Resolution Framework for Money Arguments-JFT 4. TKI_Sample_Report_Conflict Styles <p>To Watch</p> <ol style="list-style-type: none"> 1. Working with Couples (17 min) 2. Conflict Resolution Framework for Money Arguments (45 min) 3. TKI Overview (3 min) 4. Learning to Use Conflict Modes (2 min 30 sec) 	<p>TO DO: Submit to Blackboard by 11:59 PM</p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 6 (discussion board) <input type="checkbox"/> Submit Client Application #1 Self-Evaluation Form & Employer Verification Form if applicable (assignment) <input type="checkbox"/> Reading/Video Quiz #8 (10 questions) Conflict Resolution; Couples & Money (assignment) <p>Items To Review Client Application Self-Evaluation Form and Rubric Employer Client Session Verification Form</p>
M 11/4	Unit 7: Special Topics in Communication & Counseling Unit 7 covers some special issues in financial planning as it relates to grief, loss, and stress.	<p>To Read Grief & Loss</p> <ol style="list-style-type: none"> 1. Ch. 9 “Family and Staff Deal with Their Own Feelings” (Chapter provided online) 2. Amiguous loss_The Empty Seat 3. Stages of Grief Overview 4. Managing Challenging Conversations with Clients <p>Stress</p> <ol style="list-style-type: none"> 1. Financial Strain and Mental Health-JFT 2. Financial Anxiety and Arousal <p>To Watch</p>	<p>TO DO: Submit to Blackboard by 11:59 PM</p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 7 (discussion board) <input type="checkbox"/> Submit Client Application #2 Self-Evaluation Form & Employer Verification Form if applicable (assignment) <input type="checkbox"/> Reading/Video Quiz #9 (10

		<ol style="list-style-type: none"> Grief, Loss, & Stress Overview (49 min) The 5 Stages of Grief Explained (11 min) When Someone You Love Dies, There is No Such Thing as Moving On (17 min) How to Make Stress Your Friend (TED Talk-14 min) How to Stop Shaking When You're Nervous (4 min) 	<p>questions) Stress, Grief, & Loss (assignment)</p> <p>Items To Review Client Application Self-Evaluation Form and Rubric Employer Client Session Verification Form</p>
M 11/11	<p>Unit 8: Financial Behavior Change Unit 8 covers the stages of behavior change, explains client resistance & reluctance, and offers suggestions for how to work with difficult clients and make referrals.</p>	<p>To Read</p> <ol style="list-style-type: none"> Book: FFH Ch 8-11 Understanding and Dealing with Client Resistance to Change Motivating and Helping the Overspending Client A Stages-of-Change Model A Proper Apology How to Fire a Client Is it Wrong that Firing Difficult Clients is Considered a Best Practice <p>To Watch</p> <ol style="list-style-type: none"> Resistance and Behavior Change (1 hr) Transtheoretical Model of Behavior Change (6 min) What is a Money Disorder? (8 min) Difficult Clients (34 min) What Financial Advisors Should Do To Fire A "Small" Client (14 min) 	<p>TO DO: Items to Submit to Blackboard by 11:59 PM</p> <ul style="list-style-type: none"> <input type="checkbox"/> Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Post the Reading & Video Handout for Unit 8 (discussion board) <input type="checkbox"/> Submit Client Application #3 Self-Evaluation Form & Employer Verification Form if applicable (assignment) <input type="checkbox"/> Reading/Video Quiz #10 (10 questions) Financial Behavior Change (assignment) <p>Items To Review Comprehensive exam study guide</p>
F 11/15	<p>Unit 9: Closing</p>	<p>To Read</p> <ol style="list-style-type: none"> Integrating into FP_Lawson_Klontz Contemporary Approaches to Financial Counseling From Functioning to Flourishing: Applying Positive Psychology to Financial Planning <p>To Watch n/a</p>	<p>TO DO: Submit to Blackboard by 11:59 PM</p> <ul style="list-style-type: none"> <input type="checkbox"/> Money History Paper (see course content area for submission folder.) <input type="checkbox"/> Extra Credit: Respond to classmates' reading/video handout from last week (discussion board) <input type="checkbox"/> Extra Credit: Post the Reading & Video Handout for Unit 9 (discussion board) <input type="checkbox"/> Extra Credit: Post-Assessment of Communication & Counseling Skills (assignment) <p>Items To Review Course evaluations</p>
11/11 - 11/17	<p>Comprehensive Exam² (covers all units multiple choice, no essay) ONLINE EXAM OPENS on 11/11 at 8:00 AM CST, DUE by 11/17 at 11:59 PM)</p>		