

Note:

Course content may be changed, term to term, without notice. The information below is provided as a guide for course selection and is not binding in any form, and should not be used to purchase course materials.

COURSE SYLLABUS

BUSI 421

INSURANCE PLANNING/RISK MANAGEMENT/EMPLOYEE BENEFITS

COURSE DESCRIPTION

This course will cover the concepts and tools used in Insurance Planning, Risk Management and Employee Benefits. All three are important parts of a holistic financial plan.

RATIONALE

Financial planners are entrusted to guide their clients in line with biblical truths regarding stewardship and prudence. This course will equip students to provide wise counsel to clients relative to insurance planning.

I. PREREQUISITE

For information regarding prerequisites for this course, please refer to the [Academic Course Catalog](#).

II. REQUIRED RESOURCE PURCHASE

Click on the following link to view the required resource(s) for the term in which you are registered: <http://bookstore.mbsdirect.net/liberty.htm>

III. ADDITIONAL MATERIALS FOR LEARNING

- A. Computer with basic audio/video output equipment
- B. Internet access (broadband recommended)
- C. Blackboard [recommended browsers](#)
- D. Microsoft Office
- E. APA formatting information:
<http://ezproxy.liberty.edu/login?url=http://APAStyleCENTRAL.apa.org>

IV. MEASURABLE LEARNING OUTCOMES

Upon successful completion of this course, the student will be able to:

- A. Demonstrate an understanding of the role of the financial planner in the personal risk management process.
- B. Incorporate the insurance needs of a client into the overall financial plan.
- C. Demonstrate the ability to appropriately select from available products to meet the client's needs.
- D. Explain what God's Word says regarding insurance and how to apply this truth to insurance planning.

V. COURSE REQUIREMENTS AND ASSIGNMENTS

- A. Textbook readings and lecture presentations

- B. Course Requirements Checklist

After reading the Course Syllabus and [Student Expectations](#), the student will complete the related checklist found in Module/Week 1.

- C. Discussion Board Forums (2)

Discussion boards are collaborative learning experiences. Therefore, the student will participate in 2 Discussion Board Forums, each requiring 1 thread and 1 reply. The thread must be 400–750 words. The reply must be 150–300-word. Both the thread and the reply must employ current APA formatting. The thread must include at least 2 citations from the Dalton core text and at least 1 citation from an additional related scholarly journal (e.g., *The Journal of Risk and Insurance*, *Journal of Insurance Regulation*, *Journal of Financial Counseling and Planning*) or related trade publication (e.g., *The Journal of Financial Planning*, *AFCPE: The Standard*, *Insurance Journal Magazine*). There are no citation requirements for the reply.

- D. Individual Application/Reflection Paper

The student will complete an Individual Application/Reflection Paper. The paper must be a minimum of 1,000 words, must employ current APA formatting, and must include at least 3 citations from the Dalton core text and at least 1 citation from an additional related scholarly journal (e.g., *The Journal of Risk and Insurance*, *Journal of Insurance Regulation*, *Journal of Financial Counseling and Planning*), and at least 1 citation from a related trade publication (e.g., *The Journal of Financial Planning*, *AFCPE: The Standard*, *Insurance Journal Magazine*).

- E. Chapter Quizzes (6)

Each Quiz will test the student's comprehension of many of the chapter readings. Each quiz will be open-book/open-notes, contain 10-15 multiple choice questions, and have a 90 - 120 minute time limit.

F. Exams (2)

Each exam will cover the Dalton text reading for the assigned modules/weeks. Each exam will be open-book/open-notes, contain 30 multiple-choice questions, and have a 150 minute time limit.

VI. COURSE GRADING AND POLICIES

A. Points

Course Requirements Checklist		10
Discussion Board Forums (2 at 75 pts ea)		150
Chapter Quizzes (6 @ 50 pts ea)		300
Individual Application/Reflection Paper		150
Exam 1	(Modules 1–4)	200
Exam 2	(Modules 5–8)	200
	Total	1010

B. Scale

A = 900–1010 B = 800–899 C = 700–799 D = 600–699 F = 0–599

C. Professional Services Disclaimer

This course is not a substitute for a law degree, an accounting license, or for the advice of an attorney, tax accountant, or similar professional. Moreover, this course is only one piece of the core curriculum required for certification by the Certified Financial Planner Board of Standards, and the student will not be able to take the CFP after taking this course. The textbook and all of the materials used in this course are for educational and illustrative purposes only. Liberty University and its faculty and staff accept no responsibility or liability for the information portrayed in this course with regard to legal, tax accounting, financial planning, or similar matters.

D. Email Policy

The student will frequently communicate with the professor via email; however, the student must learn to communicate professionally, even using email, as that will be required throughout their professional careers. The professor reserves the right to return any email that is written in an unprofessional manner (no punctuation, “text style,” addressed to “Hey” or “Dude,” etc.). If the email is returned to you, the professor will note that it is being returned for lack of professionalism and that no substantive response to the subject matter of the email will be forthcoming until the email is re-sent in a professional manner.

E. Disability Assistance

Students with a documented disability may contact Liberty University Online’s Office of Disability Accommodation Support (ODAS) at LUOODAS@liberty.edu to make arrangements for academic accommodations. Further information can be found at www.liberty.edu/disabilitysupport.

COURSE SCHEDULE

BUSI 421

Textbooks: Dalton, M.A., Dalton J.F., et. al. (2017). *Insurance Planning* (5th ed.)

MODULE/ WEEK	READING & STUDY	ASSIGNMENTS	POINTS
1	Dalton: chs. 1–2 1 presentation	Course Requirements Checklist Class Introductions Quiz: Chapter 2	10 0 50
2	Dalton: ch. 3 1 presentation	Quiz: Chapter 3	50
3	Dalton: ch 4 – 5 1 presentation	Quiz: Chapters 4 & 5 DB Forum 1	50 75
4	Dalton: ch. 6 1 presentation	Exam 1 (Chapters 2 – 6)	200
5	Dalton: ch. 7 1 presentation	Quiz: Chapter 7	50
6	Dalton: ch. 8 1 presentation	Quiz: Chapter 8 DB Forum 2	50 75
7	Dalton: ch. 9 1 presentation	Individual Application/Reflection Paper Quiz: Chapter 9	150 50
8	Dalton: ch. 10 1 presentation	Exam 2 (Chapters 7 – 10)	200
TOTAL			1010

DB = Discussion Board

NOTE: Each course module/week (except Module/Week 1) begins on Tuesday morning at 12:00 a.m. (ET) and ends on Monday night at 11:59 p.m. (ET). The final module/week ends at 11:59 p.m. (ET) on **Friday**.