

FCS 3500-70 Hybrid Version
Financial Skills for Life
 Instructor: Lorayne B. Taylor, MS, CFP

What: This course is a survey of the major topics in the field of personal financial planning. Topics covered in this course include:

- The financial planning process
- Household decision making
- Cash management, debt management, & saving
- Insurance & risk management
- Investing
- Retirement planning
- Estate planning



Why: Every individual can benefit from the principles of financial management. We will specifically be discussing setting goals, budgeting, controlling spending, saving, investing, and protecting your income. These principles will benefit you throughout your entire life and help you assure that you are prepared for major events in your life including retirement.

Requirements: Each week we will read a chapter from the textbook, take a quiz based on that reading, complete an assignment, write an application assignment, and take a wrap-up quiz. We will also have a mid-term and final exam.

The point value of each requirement is as follows:

13 chapter initial quizzes (best 11 scores) @ 10 points each	up to 110 points
13 chapter assignments (best 11 scores) @ 30 points each	up to 330 points
13 written applications (best 11 scores) @ 15 points each	up to 165 points
13 written wrap-up quizzes (best 11 scores) @ 15 points each	up to 165 points
Midterm exam	up to 100 points
Final exam	up to 100 points
Class participation	<u>up to 30 points</u>
TOTAL	up to 1,000 points

Grading:

***	87-89.9: B+	77-79.9: C+	67-69.9: D+
94-100: A	84-86.9: B	74-76.9: C	64-66.9: D
90-93.9: A-	80-83.9: B-	70-73.9: C-	Below 64: E

Who: Lorayne B. Taylor, MS, CFP



I have earned a bachelor's and master's degree with an emphasis in financial planning and retirement preparation. I worked as an investment advisor for Edward Jones while living in Idaho managing \$75 million in client assets. While at Edward Jones, I learned that each client is unique with goals and dreams they want to reach. The base principles of reaching goals involve controlling spending, saving, investing and letting time do its magic. I have earned the designation of Certified Financial Planner (CFP) and passed the Series 7, 63, 65, and SIE Finra Exams. Most importantly, I have successfully navigated the finances for my family of 7 for the past 35 years.

Besides saving money, I enjoy Utah football, running, hiking, knitting, cooking, and playing with my grandchildren.