



**Bow Valley  
College**

## **Course Outline**

**FNSR2302**

Personal Financial  
Planning I

Fall 2025 - Current

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## FNSR2302 Personal Financial Planning I

### COURSE DESCRIPTION

This course prepares learners with fundamental financial planning knowledge and introduces the personal financial planning process. Concepts include elements that affect an individual's and family's financial well-being. Collecting and analyzing required information to begin the financial planning process is examined. The course is eligible towards the Certified Financial Planner (CFP) Core Curriculum program. It is recommended learners enroll in FNSR2301 Financial Markets and Products in the same term.

REQUISITES	None
EQUIVALENTS	None
CREDITS	3
HOURS	45
ELIGIBLE FOR PLAR	Yes
ZERO TEXTBOOK COST	Yes

### COURSE LEARNING OUTCOMES

Bow Valley College is committed to ensuring our graduates can demonstrate their abilities in key areas that will make them effective citizens and encourage their development as lifelong learners. In addition to the discipline-specific skills that learners acquire in their programs, the College has identified ten learning outcomes.

#### College-Wide Outcomes:

1. Communication
2. Thinking Skills
3. Numeracy and Financial Literacy
4. Working with Others
5. Digital Literacy
6. Positive Attitudes and Behaviours
7. Continuous Learning
8. Health and Wellness Awareness
9. Citizenship and Intercultural Competence
10. Environmental Sustainability

#	COURSE LEARNING OUTCOME(S)	COLLEGE WIDE OUTCOMES SUPPORTED
1	Apply the first two steps of financial planning: data collection and analysis.	2, 3
2	Analyze financial information to determine a client's current and preferred financial position.	2, 3
3	Align client needs to registered account types.	2, 3
4	Evaluate government financial benefit plans according to a client's financial position.	2, 3
5	Analyze client habits and attitudes towards money and saving.	2, 3
6	Develop a client's retirement plan.	2, 3
7	Explain estate and legal options to preserve a client's wealth and legacy.	1, 2, 3

## COURSE MODULES AND SCHEDULE

*\*Course schedule subject to change, depending on delivery mode and term of study. For exact dates, please consult the Course Offering Information in Brightspace.*

### WEEK/HOURS MODULES

Week 1	Introduction to fundamental financial planning practices
Week 2	Financial management
Week 3	Financial management
Week 4	Financial management
Week 5	Financial analysis and time value of money
Week 6	Registered programs
Week 7	Registered programs
Week 8	Registered programs
Week 9	Reading Week
Week 10	Retirement planning
Week 11	Government retirement benefits
Week 12	Government benefits
Week 13	Estate planning fundamentals
Week 14	Estate planning fundamentals
Week 15	Final Exam

## ASSESSMENT

**COURSE**
**LEARNING ASSESSMENT**
**WEIGHT**
**OUTCOME(S)**

1, 2, 3, 4, 5, 6, 7	Assignments (Minimum of 2)	50%
1, 2, 3, 5, 6, 7	Examinations (Minimum of 2)	50%

Important: For details on each assignment and exam, please see the Course Offering Information.

## PERFORMANCE STANDARDS

A minimum grade of D is required to pass this course. However, a program may require a higher grade in this course to progress in the program or to meet specific program completion requirements.

Please consult with the program area or contact the program chair for further details. A minimum Grade Point Average of 2.0 is required for graduation.

## GRADING SCHEME

Grade	Percentage	Grade Point	Description
A+	95-100	4.0	Exceptional: superior knowledge of subject matter
A	90-94	4.0	Excellent: outstanding knowledge of subject matter
A-	85-89	3.67	
B+	80-84	3.33	
B	75-79	3.0	Very Good: knowledge of subject matter generally mastered
B-	70-74	2.67	
C+	67-69	2.33	
C	64-66	2.0	Satisfactory/Acceptable: knowledge of subject matter adequately mastered
C-	60-63	1.67	

D+	57-59	1.33	
D	50-56	1.0	Minimal Pass
F	Less than 50	0.0	Fail: an unsatisfactory performance

## REQUIRED LEARNING RESOURCES

Additional learning resources may be found in the Course Offering Information or in Brightspace.

## ADDITIONAL INFORMATION

This course is one of four required courses for QAFP/CFP Curriculum through FP Canada. Students must pass this course as well as FNSR2301 in order to move on to FNSR2304.

Additional information may be found in the Course Offering Information or in Brightspace.

## ACADEMIC ACCOMMODATIONS

Learners with a disability (learning, physical, and/or mental health) may qualify for academic and exam accommodations. For more information, or to apply for accommodations, learners should make an appointment with Accessibility Services in the Learner Success Services (LSS) Department. Accessibility Services can also assist learners who may be struggling with learning but do not have a formal diagnosis. To make an appointment visit LSS on the first floor of the south campus or call 403-410-1440. It is the learner's responsibility to contact Accessibility Services and request academic accommodations. For more information, please visit our website at <http://www.bowvalleycollege.ca/accessibility>.

## INSTITUTIONAL POLICIES

Bow Valley College is committed to the highest standards of academic integrity and honesty. Learners are urged to become familiar with and uphold the following policies: Academic Integrity (500-1-7), Learner Code of Conduct, Procedures and Guidelines (500-1-1), Learner Appeals (500-1-12), Attendance (500-1-10), Grading (500-1-6), Academic Continuance and Graduation (500-1-5), and Electronic Communications (300-2-13). Audio or video recording of lectures, labs, seminars, or any other teaching and learning environment by learners is allowed only with consent of the instructor as part of an approved accommodation plan. Recorded material is to be used solely for personal study and is not being used or distributed without prior

written consent from the instructor.

## **Turnitin:**

Students may be required to submit their course work to Turnitin, a third-party service provider engaged by BVC. Turnitin identifies plagiarism by checking databases of electronic books and articles, archived webpages, and previously submitted student papers. Students acknowledge that any course work or essays submitted to Turnitin will be included as source documents in the Turnitin.com reference database, where it will be used solely to detect plagiarism. The terms that apply to a student's use of Turnitin are described on Turnitin.com.

## **Online Exam Proctoring:**

Examinations for this course may require proctoring through an online proctoring service. Online proctoring enables online exam taking within a controlled and monitored environment, thereby enhancing academic integrity. Online proctoring may occur through a variety of methods, including but not limited to:

- a. live online proctoring where a remote invigilator authenticates identity and observes completion of an exam using specialized software and recordings;
- b. automated proctoring where the exam session is recorded and AI (artificial intelligence) analyzed;
- c. browser lockdown that limits access to other applications, websites, copying, printing, screen capture and other functions; or
- d. a combination of both live/automated proctoring and browser lockdown.

Course instructors will review recordings, analyses, and data obtained through online proctoring for academic integrity infractions. It is the student's responsibility to meet the technical, software, location, and identity verification requirements necessary to enable online proctoring.

Further details of these policies are available in the Academic Calendar and on the Bow Valley College website, [bowvalleycollege.ca](http://bowvalleycollege.ca).

Learners are encouraged to keep a copy of this course outline for future reference.

## **Collection of Personal Information:**

This course, including your image and voice, may be recorded and made available to you and other students taking the course section. By attending the class(es) online or in person, you consent to the collection of your personal information. If you do not wish to be recorded, please contact your instructor before starting the course/class to discuss alternative arrangements.

You may use the recordings only for educational purposes and you must not copy, share, or use the recordings for any other purpose without the instructor's express permission.

Your personal information is collected in accordance with section 33(c) of the Freedom of Information and Protection of Privacy Act (Alberta) to deliver academic programming, support learner flexibility, promote universal design for learning principles, and for purposes consistent with the course activities and outcomes. If you have any questions about the collection, disclosure, use, or protection of this information, please

contact the College's Access and Privacy Officer at [foip@bowvalleycollege.ca](mailto:foip@bowvalleycollege.ca).