

2015 COURSE CATALOG – FINANCIAL SERVICES

Foreign Account Tax Compliance Act (FATCA)

This course arms the student with the tools needed to become and remain FATCA compliant. The student will learn income tax basics for United States citizens as well as Internal Revenue Service correspondence, audit and ruling knowledge. Upon completing this course, students will be able to assist tax professionals and corporate executives with cooperating with IRS mandates and therefore will better serve United States citizen employees and clients of the company.

Risks addressed: political; tax

Estate Planning for U.S. and Non-U.S. Citizens

In the United States, the laws determining property distribution and other rights varies greatly between American citizens and non-citizens. By exploring the differences between them, this course enables the student to effectively plan for efficient transfers of U.S. personal and real property. Additionally, this course critically analyzes the American probate process and what that means for foreign interested parties. Basic concepts of estate planning will also be introduced.

Risks addressed: mortality; political

Investment Risk I: Traditional Investments

This course introduces the fundamentals of traditional investments and their corresponding risks. Both qualified and non-qualified investment funds are also considered. Additionally, traditional investment strategies are also examined. Students will learn the basic language of investing including the “Greeks” as well as other fundamentals and mechanics that professional investors and advisors use in discerning the value of an investment. Students will learn how to build a basic (traditional) investment portfolio.

Risks addressed: inflationary; currency; systematic; non-systematic

Investment Risk II: Alternative Investments

Similar to its traditional counterpart, this course introduces the basics of non-traditional investments and approaches. Through analyzing these alternative methods, students will reinforce their knowledge of orthodox mechanics and will learn new ways to value an investment even when traditional methods are not applicable. Students will learn about various non-traditional privately pooled investments and will learn how to build alternative investment portfolios.

Risks addressed: fraudulent; correlational; political

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Employees and Independent Contractors

Students of this course will learn the differences between these two types of hiring arrangements. Class time will be devoted to both the employer and employee/contractor perspectives. Other interested third party vantage points will also be examined. This course will investigate the ramifications of both

types of employment including the tax, compliance and government benefit aspects. This course will also cover the role of labor unions and the concepts of agency and liability.

Risks addressed legal (employee/employer); opportunity cost, agency

The EB-5 Process

Transferring money across national borders is immensely complicated and usually vulnerable to fraud or excessive fees. The United States government allows both visas and international money transfers into its borders assuming the correct protocols are strictly followed. This course introduces students to the EB-5 visa and money transfer and investment process. We will focus on compliance as well as arranging international transactions of this kind through brokers and other professionals.

Risks addressed political (statutory); international; employer/employee; legal (compliance); investment

- ***Reciprocity of US Tax Codes Vis a Vis Foreign Tax Codes***
- ***Ex Patriate HR, Benefits, Medical Insurance, Medical Coverage, Education, K&R Insurance, Executive Protection, Taxes, Financial Offsets to US IRS Claiming AI Ex Patriates Employment Packages are subject to Being Taxed in the USA as Employee Income***
- ***Repatriation of Offshore Inheritance, Crediting Foreign Inheritance Taxes Prepaid off-shore acting as a Tax Credit for repatriated Funds Subject to US Inheritance Laws***
- ***Off Shore Profits, Off Shore Losses, Off-Shore Tax Credits, Off-Shore R&D Tax Credits,***
- ***Remittance Processing,***
- ***Transfer Pricing***
- ***SEC-482***
- ***AML-Anti Money Laundering***
- ***Patriot Act***

US Citizens Employed Off-Shore as Ex Patriate Employment Status Off-Shore

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- ***Off Shore Profits, Off Shore Losses, Off-Shore Tax Credits, Off-Shore R&D Tax Credits,***
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Risk & Uncertainty

Studies have shown that today, most people would not wager on an even-odds bet. In fact, on average, the minimum amount that a person feels (s)he must be compensated for taking such a risk is to be paid around two and one-half times the amount. This phenomenon is the result of uncertainty which has resulted largely from a loss of consumer confidence in our capital markets. This course studies the psychological and financial aspects of uncertainty as well as their respective causes.

Risks addressed inflationary; macro (unsystematic); opportunity cost; institutional

Macro X-Factors in Financial Decision-Making

Even when properly diversified and otherwise well-intentioned, investors still face a host of risks they cannot control. Most of these risks are completely unknown to the investor. More shockingly, many advisors lack this knowledge as well. This course brings to light the various risks associated with and resultant from broad economic, social and political factors at work in the pricing of our capital markets. Students will learn how to account for many of these in their decision-making models.

Risks addressed social, political, environmental, ethical, economic, knowledge

Waiting, Inaction and Financial Institutions

Often, you hear financial advisors talk about the “cost of waiting” to start saving money. A lot of scrutiny has arisen over these words as a reaction to the way most advisors are compensated—particularly those at large financial institutions. However, there are far-reaching consequences that results from our society saving too little too late. This course discusses the ramifications of what has become an instant gratification, consumer-driven economy and how that impacts the company’s goals.

Risks addressed time decay; over-diversification; financial (institutional); opportunity cost

Financial Due Diligence

An ever-increasing share of all new business comes from referrals rather than advertising. Thus, most professionals have polished themselves and their best practices with the aim to generate more referrals for their business. When coordinating with other professionals, companies or even departments, it is important to conduct proper due diligence to ensure the customer has a seamless, pleasant experience. This course introduces students to the referral process particularly conducting background research.

Risks addressed fraud; corporate (bureaucratic); competitor (vertical, horizontal)

Systemic Risk

Before 2008, nobody fully comprehended the interconnectivity that our capital markets around the globe. With the passage of the Dodd-Frank Act of 2010, regulators labeled this risk *systemic* in that it is deeply inherent within our international financial system. This risk places all of our traditional statistical and other financial models in jeopardy. This course analyzes systemic risk and the role it played in the 2008 world financial crisis by using the US housing bubble as a case study.

Risks addressed systemic risks

Corporate Re-engineering & Marketing: The Financial Perspective

Corporations world-wide are always battling for market share supremacy. In order to remain competitive, companies must change. They must *re-engineer* themselves, their processes and occasionally even their values. This course examines the role of corporate re-engineering and focuses on the financial perspective among competing divisions within the company. Students will learn how to effectively communicate with financial professionals inside the company to successfully re-engineer.

Risks addressed corporate efficiency; competition; communication