



RUTGERS-CAMDEN
School of Business

53:390:546:90

Wealth Management Technology (3 credits)

Term: Spring 2026

Mode of delivery: Online – Asynchronous (with optional synchronous Q&A / office hours)

Professor

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Office Hours: By appointment.

Course Description

This course explores how technology supports each phase of the advisor-client relationship—from initial prospecting to plan delivery to long-term engagement and behavior change. Rather than treating software as a mere calculator, students will engage with technology as a means of deepening communication, surfacing client values, fostering accountability, and delivering meaningful results. The course follows the client lifecycle and introduces software solutions used at each step: identifying prospects, onboarding clients, analyzing plans, building portfolios, supporting implementation, and driving ongoing action. Emphasis is placed on

interpreting output from planning tools, understanding client psychology, and tailoring advice to client goals—not just textbook outcomes.

Students will use industry-standard tools including RightCapital, RedTail, Knudge, Income Lab, and YourStake. Through project-based learning, students will evaluate, apply, and build workflows using these tools, culminating in multimedia assignments focused on communication and impact.

Course Learning Objectives

By the end of the course, students will be able to:

- Map the advisory client lifecycle and identify the appropriate technology categories at each stage (CRM, planning, research, implementation, engagement).
- Configure core features in leading tools (e.g., households, data entry, scenario analysis, workflows) and document repeatable steps.
- Analyze software outputs and translate them into client-ready recommendations that reflect goals, values, risk tolerance, and constraints.
- Compare platforms using explicit criteria (cost, capabilities, data model, compliance, integrations) and justify a selection.
- Design no-code intake forms and follow-through systems that drive client action and accountability.
- Demonstrate persuasive communication via recorded role-plays, presentations, and written briefs.

School of Business–Camden Program Learning Goals (MS in Finance – Financial Planning)

- Discipline-Specific Knowledge
- Critical Thinking Skills

Course Materials & Required Technology

Software (educational access will be arranged):

- RightCapital – financial planning & scenario analysis
- RedTail – CRM for financial advisors
- Income Lab – retirement income strategy modeling
- YourStake – values-aligned investing analysis
- Knudge – behavior and follow-through support

There is no textbook. Readings and video content will be provided in Canvas. Technology you'll need: reliable internet, a webcam/microphone, Zoom, and a Google account (for Forms/Sheets).

Privacy: Use only fictional/redacted data; never upload real client PII to course tools.

Communication & Use of Canvas

All course materials, announcements, assignments, and grades are in Canvas. Expect a weekly announcement every Monday that previews the module and deadlines. Email communications will use your Rutgers address; check it regularly. For Canvas help: 833-648-4357 or help@camden.rutgers.edu. Turnaround time for instructor email is typically within 24 hours on weekdays.

Assessments & Major Assignments (project-based, no exams)

- Financial Plan Build + Communication Video (RightCapital) – 25%
- CRM Workflow Project + Intake Form Design (RedTail) – 20%
- Portfolio Comparison & Analysis (RightCapital + Spreadsheet) – 20%
- Retirement Income Strategy: Scenario & Analysis (Income Lab) – 15%

- Values-Based Investment Recommendation (YourStake) – 10%
- Behavioral Nudging Sequence & Strategy Memo (Knudge) – 10%

Discussion & Engagement: Weekly Canvas discussions are embedded in module rubrics (communication/collaboration criteria) and are encouraged. Prompts may be instructor- or student-initiated.

Make-Up, Late Work, and Incompletes

Make-Up: If you must miss a deadline for a university-approved reason, email the instructor as early as possible (ideally ≥ 1 week in advance) with documentation to arrange alternatives.

Late Work: Unless otherwise noted in the assignment, work submitted after the deadline loses one letter grade per day late.

Incompletes: Only by prior consultation under extraordinary circumstances, with all work due by the Registrar's deadline to avoid conversion to F.

Course Grading

Final Grade Weights: As listed above (100%).

Graduate Grading Scale:

A: 90–100

B+: 87–89

B: 80–86

C+: 77–79

C: 70–76

F: below 70 (note: there is no grade of D in graduate courses).

Academic Integrity & AI Use

Academic Integrity: Students are responsible for understanding and following Rutgers' Academic Integrity policy. Cite all sources (including AI tools) when used.

Use of AI in This Course (per-assignment guidance): You will use AI tools in select assignments for brainstorming, outlining, critique, and workflow prototyping. Each assignment will specify permitted uses and required attribution. You are

responsible for verifying and refining any AI-assisted content and for producing original work products. Do not input proprietary or personal data into AI tools.

Disability Services / Accommodations

If you have a Letter of Accommodation from the Office of Disability Services (ODS), please share it early so we can implement accommodations. If you think you may need accommodations, visit

<https://success.camden.rutgers.edu/disability-services>. Services are free and confidential.

Code of Student Conduct

Rutgers University-Camden seeks a community that is free from violence, threats, and intimidation; is respectful of the rights, opportunities, and welfare of students, faculty, staff, and guests of the University; and does not threaten the physical or mental health or safety of members of the University community, including in classroom space.

As a student at the University, you are expected adhere to the Code of Student Conduct.

To review the code, go to the Office of Community Standards:

<https://deanofstudents.camden.rutgers.edu/student-conduct>

Weekly Schedule Overview (subject to minor adjustments; details in Canvas)

Week 1 — Course Intro & Technology in the Advisor Lifecycle

- Orientation, success in an asynchronous course, course ethics & privacy
- The rise of behavioral advice; why software is not the centerpiece
- Deliverable: 2-minute intro video: interests + tech comfort

Week 2 — CRM, Prospecting, Pipeline Management (RedTail)

- Tracking prospects, relationship stages, follow-ups
- Build a sample CRM pipeline in Google Sheets
- Deliverable: Prospect pipeline + AI-assisted cold-outreach draft

Week 3 — Marketing, Compliance, Persona Building (AI, Canva, LinkedIn)

- Positioning statements; compliant outreach; content ideas
- Deliverable: “Whom I serve” 30–60s video + positioning statement and marketing outline (individual)

Week 4 — Sales Conversations & Discovery Meetings (Role-play)

- Capturing goals/values; handling objections
- Deliverable: 10-minute recorded discovery role-play (recruited person or AI voice) + self-reflection checklist

Week 5 — Intake Tools & Building a Tech Stack (No-code)

- Google Forms intake; data model choices; consent language
- Deliverable: Client intake form + test submission

Week 6 — Onboarding & Compliance Workflows (DocuSign/Process)

- Digital onboarding artifacts; timelines; handoffs
- Deliverable: New-client onboarding checklist

Week 7 — Planning Software Fundamentals (RightCapital)

- Household setup, data entry, scenarios, presentations

- Deliverable: Baseline plan for sample household

Week 8 — Asset Allocation & Portfolio Analysis (RightCapital + Spreadsheet)

- Risk/return, diversification, style/exposure, costs
- Deliverable: 3-minute Loom comparing two portfolios + written brief (methods and assumptions)

Week 9 — Retirement Planning & Income Sustainability (Income Lab)

- Withdrawal strategies, Social Security timing, inflation risk
- Deliverable: Model three decumulation strategies; pros/cons memo

Week 10 — Values-Based Investing & Personalization (YourStake)

- Translating stated values to investment constraints
- Deliverable: Draft a values-aligned model portfolio (individual) + short rationale video

Week 11 — Plan Delivery & Behavioral Communication (Role-play)

- Presenting clearly; managing overwhelm & inertia
- Deliverable: Plan-delivery role-play (recruited person or AI voice) + self-reflection worksheet

Week 12 — Follow-Through & Driving Behavior Change (Knudge)

- Structuring tasks, reminders, and nudges
- Deliverable: Follow-up sequence for three common client actions

Week 13 — Cybersecurity & Data Ethics in Practice

- PII basics; reputational risk; case studies
- Deliverable: Draft a simple data-handling policy

Week 14 — Tech-Enabled Workflow Design

- Coordination among advisor, ops, and service teams
- Deliverable: Individual workflow map for a 4-person advisory firm (diagram + 1-page rationale)

Week 15 — Capstone: Tech-Enabled Client Journey

- Individual capstone presentation: first contact → action plan
- Reflection: “The tech I’ll bring to my future practice (and why)”

Student Support & Resources (quick links in Canvas)

- Canvas help: 833-648-4357 or help@camden.rutgers.edu
- Writing & tutoring services: see Canvas Student Resources
- Technical troubleshooting: contact the instructor early; alternatives can be arranged