

Texas A&M University-Corpus Christi
College of Business
Course Syllabus

Course Number: FINA 1307

Course Number: Personal Finance

Instructor: Dr. Swint Friday-OCNR-316

Phone: (361) 825-2498

Office Hours: TR: 11:00am-12: 30pm & 3:15-3:30pm; W: 3:50-4:20pm & 6:50-7:50pm or by appointment.

Required materials:

1. Kapoor, Dlabay and Hughes, 4th Edition (ISBN: 0078034787)
2. McGraw-Hill Connect Plus Access
3. E-Nest Egg Investment Simulation
4. Financial Calculator

Course Description:

Covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning. This course is designed for nonbusiness as well as business majors to give them a basic understanding of the aspects of personal financial planning.

Prerequisites: None

Learning Objectives:

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

- Students will understand the financial planning process
- Students will know the primary financial institutions related to personal financial issues
- Students will be able to prepare and interpret personal financial statements for financial planning purposes
- Students will know how to utilize the different personal insurance products in their financial plan
- Students will understand how to utilize different investment products including stocks, bonds, and mutual funds in their financial plan
- Students will understand the importance of estate planning and strategies that should be incorporated in their financial plan

Relationship to Other Coursework:

This course is designed for business as well as non-business majors to give them a basic understanding of the aspects of personal financial planning.

Instructional Methodologies:

Instructional techniques include lectures, student presentations, invited lectures, videotape, computer applications, class discussion, real-time securities trading, and use of electronic databases.

Performance Evaluation, Grading and Course Policies:

Test materials come from lecture notes, the text, assigned readings, homework assignments, and class discussion. Test format is multiple choice, multi-part problem solving, and discussion. Questions will emphasize understanding and application of concepts and topics covered.

Grades will be assigned based on the following

weights:	25%
Exam 1	25%
Exam 2	25%
Exam 3	Replaces one exam grade
Final Exam – Exercises, Participation, and Quizzes	25%

The standard alphabetical grading scale is employed:	D	60 - 69.9	
A	90 – 100	F	0 - 59.59
B	80 - 89.9		
C	70 – 79.9		

Test dates are announced one week prior to the exam date. Due to the large numbers of students I teach, no early or make-up exams are administered. If you must miss an exam, notify me in advance and provide comprehensive documentation from the appropriate entity within one week of the exam that the absence was an excused University activity, severe illness, or emergency. If these conditions are met, you will take a cumulative final exam to replace the exam you missed. Otherwise, you receive a zero for the exam. Assignments are due at the beginning of the class on their due. Late assignments are penalized 20 percentage points for each day that they are late.

I expect everyone to follow all rules of common courtesy during classroom lecture and discussion. The presence of cell phones and pagers along with disruptive items or actions are prohibited in the classroom. If a pattern of disruptive behavior persists, action will be taken to have the disruptive party removed from the course.

I expect everyone to follow all rules of common courtesy during classroom lecture and discussion. The presence of cell phones and pagers along with disruptive items or actions are prohibited in the classroom. If a pattern of disruptive behavior persists, action will be taken to have the disruptive party removed from the course.

Oral and Written Communication Requirements

Students are required to prepare formal written oral projects for the semester. Effective written communication is also necessary for exams. Students are expected to participate actively in class discussion of the topics and issues covered in the course, and will be rewarded through their class participation grade for doing so.

Technological Applications:

Students are required to use computer applications, computer databases, and online information services for this course. Written presentations must be prepared with word processing software and the use of computer graphics and computer-based visuals is encouraged.

Ethical Perspectives:

Securities analysis and trading may present ethical problems for both dealers and investors. While this course does not deal with securities law in depth, we will discuss such topics as insider trading securities manipulation and fiduciary responsibilities.

Global and Diversity Perspectives:

This course considers international diversification, foreign equity and debt and derivative securities markets, foreign currency trading, and international risk management. Personal financial planning applies to all people and the concepts discussed in this course span race, gender, and national origin.

Political, Social, Legal, Regulatory, and Environmental Perspectives:

The course will consider the structure, laws and regulation of financial markets and economic systems.

Attendance Policy:

Attendance is required and is reflected in the student's participation grade. Every student is responsible for their homework assignments, lecture notes, handouts, and exams. Excuses are not accepted unless a student gains prior permission for missing a class, assignment, or exam. Gaining class notes for missed classes from other students is encouraged. The student is responsible for collecting all handouts and assignments from the professor for all classes that are missed. Excessive absences will result in lower grades.

Grade Appeals

As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Office of Student Affairs.

Assurance of Academic Integrity

Students may be asked to redo any portion of the class assignments and exams in a proctored environment which may employ the use of a webcam. Should the grade be more than one letter grade lower than the original grade, no credit will be given for the work and the grade for the audited work will be replaced with the score of the comprehensive final exam, which will then be given in a proctored location. Should the final exam be audited, the lower grade will count in calculating the course grade.

Dropping a Class:

I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. **April 11 2014** is the last day to drop a class with an automatic grade of "W" this term.

Academic Honesty:

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, forgery, or plagiarism (the presentation of the work of another as one's own work). The University policy of scholastic dishonesty will be strictly followed with no exceptions.

Disabilities Accommodations:

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their

disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Corpus Christi Hall 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.