

FINA-1307.001	Dr. H. Swint Friday, PhD., CFP.
TR 12:30- 1:45 PM	Office: OCNR-316
OCNR-145	
SPRING 2015	Office Hours: TR 11:00-12:30 PM
E-Mail: Swint.Friday@tamucc.edu	TR 1:45 – 2:00 PM
Office Telephone: 361-825-2498	TR 3:15-4:30 PM
Assistant: TBA	
Website: http://faculty.tamucc.edu/sfriday	Online Appointments

PERSONAL FINANCE FIN 1307

Course Description:

Personal Finance covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning.

Learning Objectives:

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

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

Prerequisites: None

Required or Recommended Readings

1. Personal Finance Material Packet Provided by the Instructor
2. Online Articles Related to the Coursework Provided by the Instructor

Text-book- No Textbook required

Recommended or Supplemental Reading:

Students are responsible for checking updated materials and reading articles posted on the faculty website at <http://faculty.tamucc.edu/sfriday/wordpress/>

Websites:

1. Blackboard: <https://bb9.tamucc.edu/webapps/login/>
2. Supplemental Course Materials: <http://faculty.tamucc.edu/sfriday/wordpress/>

3. e-Nest Egg Simulation: <http://friday.nesteggtrainer.org/index.php/user/login>

List of Supplies:

1. Financial Calculator
2. Notebook Computer
3. Access to Internet, Word processing, and spreadsheet programs

State Adopted Proficiencies/TEXES competencies (COE)

Course Policies

Academic Integrity/Plagiarism.

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, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one's own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in FAILURE and Censure.

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 10th, 2014** is the last day to drop a class with an automatic grade of "W" this term.

Preferred methods of scholarly citations- APA/MLA

Classroom/professional behavior

Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor's ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

Statement of Civility (can be in place of classroom/professional behavior)

Texas A&M University-Corpus Christi has a diverse student population that represents the population of the state. Our goal is to provide you with a high quality educational experience that is free from repression. You are responsible for following the rules of the University, city, state and federal government. We expect that you will behave in a manner that is dignified, respectful and courteous to all people, regardless of sex, ethnic/racial origin, religious background, sexual orientation or disability. Behaviors that infringe on the rights of another individual will not be tolerated.

Grade Appeals*

As stated in University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures, 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 Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Dean's office in the college in which the course is taught or the Office of the Provost.

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.

Statement of Academic Continuity

In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held on the campus of Texas A&M University–Corpus Christi; this course would continue through the use of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will be operational within two days of the closing of the physical campus. However, students need to make certain that the course instructor has a primary and a secondary means of contacting each student.

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:

Exam 1	15%
Exam 2	15%
Exam 3	15%
Exam 4	15%
Final Exam –	Replaces one exam grade
Exercises, Participation, and Quizzes	20%
e-Nest Egg Simulation	20%

The standard alphabetical grading scale is employed:

A	90 – 100	D	60 - 69.9
B	80 - 89.9	F	0 - 59.59
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.

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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.

Americans with Disabilities Act Compliance:

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 contact the Disability Services Office at (361) 825-5816 or visit the office in Driftwood 101.

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.

Academic Honesty and Student Ethics Code

This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu) Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

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.

FINA 1307 Preliminary Schedule ***				
HOURS	Module	CHAPTER	CONTENT	From
		PART I: FOUNDATION		
1.25	1		Introduction to Personal Finance	Thursday, January 22, 2015
1.25	2		Opportunity Cost	Tuesday, January 27, 2015
1.25	3		Time Value of Money Concepts and TVM Extension	Thursday, January 29, 2015
1.25		PART II: FINANCIAL PLANNING		
1.25	4		Personal Financial Statements	Tuesday, February 03, 2015
1.25	5		Personal Financial Budgeting	Thursday, February 05, 2015
1.25	6		Personal Financial Goals	Tuesday, February 10, 2015
1.25	7		Tax Basics	Thursday, February 12, 2015
1.25	8		Federal Income Tax	Tuesday, February 17, 2015
1.5		*****EXAM 1***** (Modules 1 - 8)		Thursday, February 19, 2015
		PART III: INVESTMENTS AND RETIREMENT PLANNING		
1.25	9		Financial Intermediaries	Tuesday, February 24, 2015
1.25	10		Savings Plans	Thursday, February 26, 2015
1.25	11		Investment Basics	Tuesday, March 03, 2015
1.25	12		Bonds	Thursday, March 05, 2015
1.25	13		Stocks	Tuesday, March 10, 2015
1.25	14		Mutual Funds	Thursday, March 12, 2015
1.25	15		Retirement Planning	Tuesday, March 24, 2015
1.5		*****EXAM 2***** (Modules 9-15)		Thursday, March 26, 2015
		PART IV: INSURANCE		
1.25	16		Home and Auto Insurance	Tuesday, March 31, 2015
1.25	17		Property and Casualty Insurance	Thursday, April 02, 2015
1.25	18		Life Insurance	Tuesday, April 07, 2015
1.25	19		Medical Insurance	Thursday, April 09, 2015
1.25	20		Disability Insurance and Health	Tuesday, April 14, 2015
1.25	21		Estate Planning	Thursday, April 16, 2015
1.5		*****EXAM 3***** (Modules 16-21)		Tuesday, April 21, 2015
		PART V: Credit		
1.25	22		Credit Advantages, Disadvantages, Sources	Thursday, April 23, 2015
1.25	23		Know what your credit score means and keep it secure.	Thursday, April 23, 2015
1.25	24		Student loans	Tuesday, April 28, 2015
1.25	25		Debt	Tuesday, April 28, 2015
		PART VI: CONSUMER PURCHASE		
1.25	26		Consumer Purchasing	Thursday, April 30, 2015
1.25	27		Purchasing Auto	Thursday, April 30, 2015
1.25	28		Rent or Buy?	Tuesday, May 05, 2015
1.25	29		Purchasing Home	Tuesday, May 05, 2015
1.5		*****EXAM 4 (Modules 22-29)*****		Tuesday, May 05, 2015
1.5	e-Nest Egg		Throughout the semester	