

PERSONAL FINANCE  
FINA 1307

FINA-1307.001	Dr. H. Swint Friday, PhD., CFP.
Fully Online	Office: OCNR-316
SUMMER I (5/29/2018- 8/03/2018)	
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**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 (ISBN: 9781946007001- Required)
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. Moodle: <http://friday.enestegg.finance/> -Required
2. e-Nest Egg Simulation (Access will come with the Moodle account): <http://friday.enestegg.org> -Required
3. Students will need to purchase an access card at the bookstore. For more information about the course, please visit <http://friday.enestegg.finance/> (Course: FINA-1307-W01 Summer I 2018)

4. Blackboard: <https://bb9.tamucc.edu/webapps/login/>

### **List of Supplies:**

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

### **Important Notice:**

*Courses may require the use of exam-proctoring involving third party charges. Exam-proctoring charges may range from \$1 - \$50.00 per exam. Students may be required to schedule exams at least 24 hours in advance or incur late scheduling charges. All costs for exams are the responsibility of the student. Students may also be responsible for providing webcams to be used in test proctoring.*

### **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. June 15<sup>th</sup>, 2018 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](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 - 59.9
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.

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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](http://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 ***				
MODULE	CHAPTER	CONTENT	HOURS	From
		<b>PART I: FOUNDATION</b>	45	
0		Syllabus, Moodle and e-nest egg registration		Tuesday, May 29, 2018
1		Introduction to Personal Finance ***	1	Sunday, June 17, 2018
2		Opportunity Cost	1	Sunday, June 17, 2018
3		Career Planning / Time Value of Money	1	Sunday, June 17, 2018
4		Time Value of Money	1	Sunday, June 17, 2018
e-Nest Egg		E-nest egg Registration Due		Friday, June 09, 2017
		<b>PART II: FINANCIAL PLANNING</b>		
5		Personal Financial Statements	1	Sunday, June 17, 2018
6		Goals	1	Sunday, June 17, 2018
7		Budgeting	1	Sunday, June 17, 2018
8		Tax Basics	1	Sunday, June 17, 2018
Examity		Exam 1 Needs Scheduling		TBA
9		Federal Income Tax	1	
eNest Egg		Training and Training +, and Practice Modules	2.5	Sunday, June 17, 2018
<b>*****EXAM 1***** (Modules 1 - 8)</b>			1	<b>Sunday, June 17, 2017</b>
		<b>PART III: INVESTMENTS AND RETIREMENT PLANNING</b>		
10		Financial Intermediaries	1	Sunday, July 1, 2018
11		Financial Services – Savings and Payments	1	Sunday, July 1, 2018
12		Investment Basics	1	Sunday, July 1, 2018
13		Bonds	1	Sunday, July 1, 2018
14		Stocks	1	Sunday, July 1, 2018
Examity		Exam 2 Needs Scheduling	0	TBA
15		Mutual Funds	1	Sunday, July 1, 2018
16		Retirement Planning	1	Sunday, July 15, 2018
e-Nest Egg		Long-term, Short-term, and Good Investments modules	2.5	Sunday, July 1, 2018
<b>*****EXAM 2***** (Modules 9-15)</b>			1	<b>Sunday, July 1, 2018</b>
		<b>PART IV: INSURANCE</b>		
17		Introduction to Insurance and Liability Insurance	1	Sunday, July 15, 2018
18		Property and Casualty Insurance	1	Sunday, July 15, 2018
19		Life Insurance	1	Sunday, July 15, 2018
20		Health Insurance	1	Sunday, July 15, 2018
21		Disability and Long-Term Care Insurance	1	Sunday, July 15, 2018
Examity		Exam 3 Needs Scheduling	0	TBA
22		Estate Planning	1	Sunday, July 29, 2018
e-Nest Egg		Ideal Market, Quality Score, and Test modules	2.5	Sunday, July 15, 2018
<b>*****EXAM 3***** (Modules 16-21)</b>			1	<b>Sunday, July 15, 2018</b>
		<b>PART V: Credit</b>		
23		Credit Advantages, Disadvantages, Sources	1	Sunday, July 29, 2018
24		Meaning of Credit Scores	1	Sunday, July 29, 2018
25		Student loans	1	Sunday, July 29, 2018
26		Debt	1	Sunday, July 29, 2018
		<b>PART VI: CONSUMER PURCHASE</b>		
27		Making Smart Purchases	1	Sunday, July 29, 2018
28		Purchasing a Car	1	Sunday, July 29, 2018
29		Rent or Buy?	1	Sunday, July 29, 2018
Examity		Exam 4 Needs Scheduling	0	TBA
30		Buying a Home	1	Sunday, July 29, 2018
e-Nest Egg		Insurance, Loans, and Test 2 Modules	2.5	Friday, August 3, 2018
<b>*****EXAM 4 (Modules 22-30)*****</b>			1	<b>Sunday, July 29, 2018</b>
<b>***FINAL EXAM*** (Optional - Comprehensive)</b>			1	<b>Friday, August 3, 2018</b>