

Syllabus: BUSA207

Personal Financial Management

The School of Business
St. Thomas Aquinas College
Michael Murphy, Dean

REQUIRED TEXT

Focus on Personal Finance, 3rd Edition, Kapoor, Dlabay, Hughes

COURSE DESCRIPTION

This course provides an overview of the consumer and his/her need for informed personal financial decisions & judgments. Topics include: money management and planning, budgeting, tax planning credit and borrowing, saving and investment, housing, taxes, and retirement and estate planning.

COURSE OBJECTIVES:

Students will:

- Understand personal financial decision making
- Understand the outside influences of economic and political factors on personal finances
- Demonstrate computer literacy in creating & analyzing investment situations & financial plans
- Demonstrate the ability to cooperate & present solutions to hypothetical financial situations

FORMAT:

Lectures, class discussions and homework, student presentations and case study presentations.

EVALUATION:

The final grade will be based on the following:

Tests (no make ups)	25%
Articles & Presentation	25%
Projects/Case Studies/Check Points	40%
Class Participation	10%

Class participation will consist of contributions in class, attendance & lateness.

- Assignments that are handed in late, lose 10pts per.
- Assignments must be typed and prepared according to the outline provided.
- More than 4 absences will result in a grade-reduction.
- More than 7 absences will result in a failure.

MISCELLANEOUS:

Office Hours: By appointment only. Send communications via email mgettler@stac.edu

Cell Phones, iPods, Electronic Equipment—In consideration of the instructor and fellow classmates, please keep these items turned off. Cell phones cannot be used as calculators.

STUDENT RESPONSIBILITIES: Each student is responsible for completing each assignment when assigned. Class attendance is mandatory. Students are expected to be on time for class and not leave the room until class is over. Students are expected to behave in a mature and responsible manner during class. Participation in class with questions is encouraged. Talking among students, leaving the room during class time, use of cell phones or engaging in any behavior disruptive to the learning environment will result in student or students being told to leave the class.

Intellectual honesty: Cheating on a test or quiz and plagiarism subvert both the purpose of the college and the experience of being derived by the student. This will result in an “F” for the course. Only small calculators (no cell phones, etc.) can be used during quizzes and tests.

ACADEMIC INTEGRITY: Academic Integrity, a commitment to honesty, fairness, respect, and responsibility, is the foundation of the learning process. All members of the St. Thomas Aquinas College community are held to the highest standards of academic honesty. While we recognize the participatory nature of education, we take academic integrity very seriously, and the College policy on academic dishonesty details consequences that can include dismissal from the College. That policy can be found in both the Student Handbook and the College Catalog.

As a student in this class, you must demonstrate your commitment to academic integrity by submitting work which originates in your own imagination, analytical faculties, or your own knowledge, which you have done yourself, and which represents your very best efforts. When appropriate, your work should be supplemented and supported by other sources; however, you must always insure that these sources are properly cited using the recommended documentation system.

SPECIAL ACCOMODATIONS: Students needing accommodations for a documented disability should notify the instructor at the beginning of the semester.

ELECTRONIC DEVICE POLICY: Faculty have the discretion to regulate the use of electronic devices in classes, and students should not use such devices without the expressed consent of the professor. This policy covers cell phones, PDAs, laptop computers, or any other device the use of which might constitute a distraction to the professor or to the other students in the class, as determined by the professor. Students with documented disabilities should discuss the issue of laptop use with their professor at the beginning of the semester.

When a professor designates a time during which laptop computers may be used, they are only to be used at the discretion of the faculty member and in accordance with the Mission of the College. Professors can develop specific and reasonable penalties to deal with violations of these general policies. For more extreme cases of classroom disruption, refer to the College’s Disruptive Student Behavior policy.

COURSE SCHEDULE:

The instructor observes the right to modify this schedule as needed. Notification will be given in advance.

Chapter

1-Person Financial Planning in Action
2-Money Management Skills
3-Taxes in Your Financial Plan
4-Savings and Payment Services
5-Consumer Credit: Advantages, Disadvantages, Sources and Costs
6-Consumer Purchasing: Motor Vehicles
7-Selecting and Financing Housing
8-Home and Auto Insurance
9-Health and Disability Income Insurance
10-Life Insurance
11-Investing Basics and Evaluating Bonds
12-Investing in Stocks
13-Investing in Mutual Funds
Appendix: Developing a Career Search Strategy, Planning for the Future

- Article topics, Case Studies, Projects will be assigned in class by the professor and due dates will be established.
- Assignments must be typed; handwritten work will not be accepted.
- Articles, case studies and projects must comply with the details listed in the outlines provided by the professor.
- Homework assignments will be assigned in each class to be turned in at the next class period.
- All assignments that are turned in late will lose 10pts per day.