

Course Information

Personal Finance– FINA 2770

Fall 2015, Section 001 –TuTh 8:00AM-9:20AM
BLB 065

PROFESSOR: Dr. Anjelita Cadena

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Office Hours: W 8am-12pm, and by appointment.

COURSE DESCRIPTION: Personal Finance. 3 hours. Financial planning, insurance, budgeting, credit, home ownership, savings, investment and tax problems.

Prerequisites(s): None

TEXTBOOK:



Personal Finance

Author: Kapoor, Dlabay, Hughes

Format: Hardcover

Publisher: McGraw-Hill

Edition: 11th Edition (2015)

ISBN-10: 0077861647

ISBN-13: 978-0077861643

TECHNOLOGY: **Blackboard** (learn.unt.edu) will be used as a supplemental tool for discussions, communication, documents distribution, announcements, and assignment submittal. Verify that you have access.

You will need a **financial calculator** for this class, select a calculator that can help you with time value of money questions. You may not use a calculator with programming, text, graphing, or printing capabilities, nor electronic devices that have multifunction capabilities (cellphones, etc.).

The **BLB Computer Lab** is available to all students during the semester. For locations, availability, and software licensing, check their website <https://www.cob.unt.edu/lab/hours.php>

The **Software** necessary to complete your assignments (Word, Excel, PowerPoint, etc.) is available at the BLB Computer Lab and for individual use through the COB/Microsoft Licensing Agreement. Check the website above for more details.

COURSE OBJECTIVES: This is an introductory course in personal finance and does not require any background in Business or Finance of the students. It is designed to provide a good understanding of the various aspects of personal financial planning and the tools needed to make “real-life” decisions pertaining to money management, purchases, insurance, taxes, and investments on the personal level. Within this context, it places special emphasis on applications and “real-world” situations. Upon successful completion of this course, you will be able to:

- Identify and evaluate personal financing choices.
- Understand the consequences of your financial decisions in terms of opportunity costs.
- Understand the basic quantitative aspects of financial planning
- Understand the terminology relating to personal finance
- Live a happier life, knowing how to quantify and plan your personal financial choices

GRADING*: (*PROPOSED – SUBJECT TO CHANGE)

QUIZZES	25%	Quizzes, In-Class Assignments, Participation
PROJECT(s)	25%	As assigned
EXAMS	50%	Two (2) exams and a Final Exam

Your instructor has the right to drop or add quizzes, assignments, exams, and/or projects in an effort to evaluate your progress. Check Blackboard for those changes.

A=100-90%; B=89-80%; C=79-70%; D=69-60%; F=<60%

ATTENDANCE: Students are required to attend all classes and be punctual. Make-up quizzes and exams will not be given without prior instructor approval.

DISABILITY ACCOMMODATION: *The University of North Texas is on record as being committed to both the spirit and letter of federal equal opportunity legislation; reference Public Law 92-112 – The Rehabilitation Act of 1973 as amended. With the passage of new federal legislation entitled Americans with Disability Act (ADA), pursuant to section 504 of the Rehabilitation Act, there is renewed focus on provided this population with the same opportunities enjoyed by all citizens.*

As a faculty member, I am required by law to provide “reasonable accommodations” to students with disabilities, so as not to discriminate on the basis of that disability. Student responsibility primarily rests with informing faculty of their need for accommodations and in providing authorized documentation through designated administrative channels. Information regarding specific diagnostic criteria and policies for obtaining academic accommodations can be found at the Office of Disability Accommodation in Sage Hall, Suite 167, (940) 565-4323 or visit their

website: <http://www.unt.edu/oda/apply/index.html>. ***If you need an accommodation, please contact me as soon as possible.***

**ACADEMIC
DISHONESTY
(CHEATING)**

Academic dishonesty is defined in the UNT policy on Student Standards for Academic Integrity. Any suspected case of Academic Dishonesty will be handled in accordance with University policy and procedures. Possible academic penalties include a grade of “F” in the course. You can find the policy and procedures at <http://vpaa.unt.edu/academic-integrity.htm>.

If I suspect that you have engaged in academic dishonesty, I will deal with the situation as outlined in the University Policy shown above. You will be allowed to remain in the class during the entire time that the academic misconduct accusation is being investigated, adjudicated, and appealed. As noted above, the maximum academic penalty that can be assessed by an instructor is an “F” in the course. However, university officials use the academic misconduct information to decide if other misconduct sanctions are then to be applied and the student has separate rights to appeal those decisions, remaining in the class until all appeals are exhausted.

**STUDENT
EVALUATION OF
TEACHING
EFFECTIVENESS
(SETE)**

The Student Evaluation of Teaching Effectiveness (SETE) is a requirement for all organized classes at UNT. This short survey will be made available to you at the end of the semester, providing you a chance to comment on how this class is taught. The administration of the SETE will begin a couple of weeks before the end of the semester and remain open through the week of finals to try to maximize student participation.

I work continuously to improve my teaching and preparation for this course. Your participation in the SETE is an important part of this process and your involvement in this class and in all of your classes. Please participate in the SETE process.

**TEACHING
PHILOSOPHY**

Current business and career opportunities require our students to be proficient with several software suites for research, communication, and reporting. I modify my teaching methods to keep up with the technology available and incorporate websites into my lectures and assignments to make sure the students use this technology in an efficient manner. Where appropriate, I make extensive use of the computer lab for hands-on training geared to the introductory level but adjustable depending on the students.

Learning should not be a passive act, sitting in the classroom listening and taking notes. I encourage students to form study groups and to look for me online during their study times, in case they have questions. Because of the diversity of the student population in all aspects – age, culture,

language, and technological competency, it is challenging to keep communication channels open so that the students feel free to ask questions and encouraged to work up to the course expectations.

As needed, I provide additional group study sessions prior to exams, especially the final exam so students can learn how study groups help in the learning process.

Finally, please keep in contact throughout the semester. Call to schedule an appointment or just stop by during office hours.

Academic Calendar for Fall Term 2015

(check official link for updates: (<http://www.unt.edu/catalogs/2015-16/calendar.htm>))

Date	Event
August 24, 2015	First Class Day (Monday)
September 7, 2015	Labor Day (no classes; university closed)
October 2, 2015	
November 26–29, 2015	Thanksgiving Break (no classes; university closed)
November 28 – December 4, 2015	Pre-finals Week
December 3, 2015	Last Class Day
December 4, 2015	Reading Day (no classes)
December 5–11, 2015	Finals
December 24, 2015 – January 1, 2016	Winter Break (no classes; university closed)

**You may also want to check the:
Office of the Registrar Fall 2015 Registration Guide**

For registration and drop dates: (<http://registrar.unt.edu/registration/fall-registration-guide>)

Proposed Schedule, Fall 2015

Class	Date	Subject/Reading Assignment
1	Tue, Aug 25	Introductions & Syllabus, Blackboard
		Chapter 1: Personal Finance Basics and the Time Value of Money
2	Thu, Aug 27	Appendix: The Time Value of Money
3	Tue, Sep 01	Chapter 2: Financial Aspects of Career Planning
4	Thu, Sep 03	Appendix: Resumes, Cover Letters, and Interviews
5	Tue, Sep 08	Chapter 3: Money Management Strategy: Financial Statements and Budget
6	Thu, Sep 10	Chapter 4: Planning Your Tax Strategy
7	Tue, Sep 15	Chapter 5: Financial Services: Savings Plans and Payment Accounts
8	Thu, Sep 17	Chapter 6: Introduction to Consumer Credit
9	Tue, Sep 22	Chapter 7: Choosing a Source of Credit: The Costs of Credit Alternatives
10	Thu, Sep 24	Presentations; Exam Review
11	Tue, Sep 29	Exam #1: Planning & Managing Your Personal Finances (Ch 1-7)
12	Thu, Oct 01	Chapter 8: Consumer Purchasing Strategies and Legal Protection
13	Tue, Oct 06	Chapter 9: The Housing Decision: Factors and Finances
14	Thu, Oct 08	Chapter 9: The Housing Decision: Factors and Finances
15	Tue, Oct 13	Chapter 10: Property and Motor Vehicle Insurance
16	Thu, Oct 15	Chapter 11: Health, Disability, and Long-Term Care Insurance
17	Tue, Oct 20	Chapter 12: Life Insurance
18	Thu, Oct 22	Presentations; Exam Review
19	Tue, Oct 27	Exam 2: Purchasing Decisions and Insuring Resources (Ch 8-12)
20	Thu, Oct 29	Chapter 13: Investing Fundamentals
21	Tue, Nov 03	Chapter 14: Investing in Stocks
22	Thu, Nov 05	Chapter 15: Investing in Bonds
23	Tue, Nov 10	Chapter 16: Investing in Mutual Funds
24	Thu, Nov 12	Chapter 17: Investing in Real Estate and Other Alternatives
25	Tue, Nov 17	Chapter 18: Starting Early: Retirement Planning
26	Thu, Nov 19	Chapter 19: Estate Planning
27	Tue, Nov 24	Exam 2: Purchasing Decisions and Insuring Resources (Ch 8-12)
28	Thu, Nov 26	Holiday
29	Mon, Dec 07	Final Exam, 8:00 am -10:00am; BLB 065

**Final Exams are subject to University schedule, posting, and official changes. Please confirm final exam time/date with posted schedule.

* Exams to be announced at least one class period in advance. Dates above are negotiable and subject to change.