

**Personal Finance – FINA 2770.001**

Spring 2017

Tue/Thu: 2:00pm-3:20 pm

BLB 035

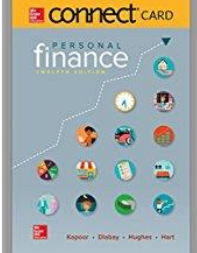
**PROFESSOR:**



Dr. Anjelita Cadena

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Office Hours: Tue/Thu 3:30-5:00 pm, Wed 2:00-3:30pm and by appointment.

<b>COURSE DESCRIPTION:</b>	Personal Finance. 3 hours. Financial planning, insurance, budgeting, credit, home ownership, savings, investment and tax problems.												
<b>PREREQUISITE(S):</b>	None												
<b>TEXTBOOK:</b>	 <table border="1" data-bbox="704 840 1383 1062"> <tr> <td><b>Title:</b></td> <td>Personal Finance w/Connect Access Card</td> </tr> <tr> <td><b>Author:</b></td> <td>Kapoor, Dlabay, Hughes</td> </tr> <tr> <td><b>Publisher:</b></td> <td>McGraw-Hill</td> </tr> <tr> <td><b>Edition:</b></td> <td>12<sup>th</sup> Edition (2017)</td> </tr> <tr> <td><b>ISBN-10:</b></td> <td>1259967786</td> </tr> <tr> <td><b>ISBN-13:</b></td> <td>978-1259967788</td> </tr> </table>	<b>Title:</b>	Personal Finance w/Connect Access Card	<b>Author:</b>	Kapoor, Dlabay, Hughes	<b>Publisher:</b>	McGraw-Hill	<b>Edition:</b>	12 <sup>th</sup> Edition (2017)	<b>ISBN-10:</b>	1259967786	<b>ISBN-13:</b>	978-1259967788
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<b>TECHNOLOGY:</b>	<p><b>Calculator.</b> You will need at least a 4-function calculator. For exams, you may not use a calculator with programming, text, graphing, or printing capabilities, nor electronic devices that have multifunction capabilities (cellphones, tablets, watches, etc.).</p> <p><b>Blackboard</b> (learn.unt.edu) is the supplemental tool used for discussions, communication, documents distribution, announcements, and assignment submittal. Verify that you have access.</p> <p>Finance <b>Tutor Lab</b> is in BLB 006 and starts the second week of class.</p> <p>The <b>BLB Computer Lab</b> is available to all students during the semester. For locations, availability, and software licensing, check their website <a href="https://www.cob.unt.edu/lab/hours.php">https://www.cob.unt.edu/lab/hours.php</a>. The <b>Software</b> 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</p>												
<b>GRADING*:</b>	<p><b>*PROPOSED – SUBJECT TO CHANGE, CHECK BLACKBOARD FOR CHANGES.</b></p> <table data-bbox="467 1696 1360 1789"> <tr> <td>In-Class</td> <td>20%</td> <td>Quizzes, Discussions, In-Class Assignments, Attendance</td> </tr> <tr> <td>Outside-of-Class</td> <td>20%</td> <td>Assignments, including Connect assignments</td> </tr> <tr> <td>Exams:</td> <td>60%</td> <td>Three (3) exams, including the Final Exam.</td> </tr> </table> <p><b>A=100-90%; B=89-80%; C=79-70%; D=69-60%; F=&lt;60%</b></p>	In-Class	20%	Quizzes, Discussions, In-Class Assignments, Attendance	Outside-of-Class	20%	Assignments, including Connect assignments	Exams:	60%	Three (3) exams, including the Final Exam.			
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ATTENDANCE:	Attendance is included in the see grading schema. Make-up exams must be pre-approved.
ACCEPTABLE STUDENT BEHAVIOR:	Acceptable Student Behavior. Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. The Code of Student Conduct can be found at <a href="http://deanofstudents.unt.edu/conduct">deanofstudents.unt.edu/conduct</a> .
ELECTRONIC DEVICES:	Electronic devices (includes phones and laptops) are permitted for note taking and accessing information pertinent to the topic. They should be muted and on your desktops AND NOT TAKING UP ALL YOUR ATTENTION!
ACADEMIC INTEGRITY STANDARDS AND SANCTIONS FOR VIOLATION (CHEATING, PLAGIARISM, ETC.)	According to UNT Policy 18.1.16, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University. <b>[All incidences will be reported to FIREL office – Dr. Cadena ]</b>
(ADA) DISABILITY ACCOMMODATION	UNT makes reasonable academic accommodation for students with disabilities. Students seeking accommodation must first register with the Office of Disability Accommodation (ODA) to verify their eligibility. If a disability is verified, the ODA will provide a student with an accommodation letter to be delivered to faculty to begin a private discussion regarding one's specific course needs. Students may request accommodations at any time, however, ODA notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet with each faculty member prior to implementation in each class. For additional information, see the ODA website at <a href="http://disability.unt.edu">disability.unt.edu</a> .
EMERGENCY NOTIFICATION AND PROCEDURES	UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Blackboard for contingency plans for covering course materials.
ACCESS TO INFORMATION  Sign in to EagleConnect 	Students' access point for business and academic services at UNT is <a href="http://my.unt.edu">my.unt.edu</a> . All official communication from the University will be delivered to your Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mail: <a href="http://eagleconnect.unt.edu/">eagleconnect.unt.edu/</a>
STUDENT PERCEPTIONS OF TEACHING (SPOT)	Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13 and 14 of the long semesters to provide



students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the spot website at [www.spot.unt.edu](http://www.spot.unt.edu) or email [spot@unt.edu](mailto:spot@unt.edu).

## Academic Calendar for Spring 2017

check official link for updates: ([http://catalog.unt.edu/content.php?catoid=17&navoid=1737#fall\\_2017](http://catalog.unt.edu/content.php?catoid=17&navoid=1737#fall_2017))

August 28, 2017	First class day (Monday)
August 25–September 1, 2017	Student-requested schedule changes may be made during add/drop.
September 1, 2017	Last day for change of schedule other than a drop. (Last day to add a class.)
September 4, 2017	Labor Day (university closed)
September 12 – November 6, 2017	Student may drop a course with written consent of instructor.
October 6, 2017	Last day for change in pass/no pass status.
October 6, 2017	Last day to drop a course or withdraw from the university with a grade of W for courses a student is not passing. After this date a grade of WF may be recorded.
October 7 – November 22, 2017	Instructors may drop students with a grade of WF for nonattendance.
November 13, 2017	Beginning this date a student who qualifies may request a grade of I, incomplete. (See "Grading system" in the Academics section of this catalog.)
November 22, 2017	Last day to withdraw from the semester. Process must be completed by 5 p.m. in the Dean of Students Office.
November 23-26, 2017	Thanksgiving break (university closed)
December 6-7, 2017	Pre-finals days
December 7, 2017	Last class day
December 8, 2017	Reading day (no classes)
December 9-15, 2017	Final examinations
December 15, 2017	End of term
December 15-16, 2017	Graduation ceremonies
December 25, 2017 – January 1, 2018	Winter break (university closed)

**You may also want to check the Office of the Registrar's Registration Guide**

**For registration and drop dates:** <http://registrar.unt.edu/registration/spring-registration-guide>

**Proposed Schedule**  
(check Blackboard course content for most current schedule)

<b>Proposed Schedule</b>		
<b>Date</b>	<b>Assignment(s): Textbook Readings and Projects</b>	<b>WS Due</b>
<b>Section 1: Introduction</b>		
Tue, Aug 29	Chapter 1: Personal Finance Basics; WS3	
Thu, Aug 31	Appendix: Time Value of Money	CF0; Math Quiz
Tue, Sep 05	Chapter 2: Financial Aspects of Career Planning; WS6	TVM, CF1
Thu, Sep 07	Chapter 3: Money Management Strategy	Resume, CF2
Tue, Sep 12	Chapter 3: Money Management Strategy, Cont.	Wks15, CF3
Thu, Sep 14	Chapter 4: Planning Your Tax Strategy	Wks22, CF4
Tue, Sep 19	Chapter 5: Financial Services	Wks25, CF5
Thu, Sep 21	Study Day	
Tue, Sep 26	<b>Exam #1, Chapters 1-5</b>	
<b>Section 2: Legal, Credit, Purchases</b>		
Thu, Sep 28	Chapter 6: Introduction to Consumer Credit	
Tue, Oct 03	Discuss Credit Reports; Cash Flow lessons;	Wks29; Credit Rpt
Thu, Oct 05	Chapter 7: Choosing a Source of Credit: The Costs of Credit Alternatives	Wks30
Tue, Oct 10	Chapter 8: Consumer Purchasing Strategies and Legal Protection	Wks38
Thu, Oct 12	Chapter 9: The Housing Decision: Factors and Finances	Wks40
Tue, Oct 17	Chapter 9: The Housing Decision: Factors and Finances	
Thu, Oct 19	<b>Exam #2, Chapters 6-9</b>	
<b>Section 3: Risk Management</b>		
Tue, Oct 24	Chapter 10: Property and Motor Vehicle Insurance	Wks48
Thu, Oct 26	Chapter 11: Health, Disability, and Long-Term Care Insurance	HlthIns
Tue, Oct 31	Chapter 12: Life Insurance	LifIns
Thu, Nov 02	Appendix: Time Value of Money - Review	
Tue, Nov 07	<b>Exam #3, Chapters 10-12, TVM</b>	
<b>Section 4: Investments</b>		
Thu, Nov 09	Housing Decision Assignment (Excel)	
Tue, Nov 14	Chapter 13: Investing Fundamentals	Wks55
Thu, Nov 16	Chapter 14: Investing in Stocks	Wks59
Tue, Nov 21	Chapter 15: Investing in Bonds	Wks60
Thu, Nov 23	Holiday: Thanksgiving Day	
Tue, Nov 28	Chapter 16: Investing in Mutual Funds	Mfunds
Thu, Nov 30	Chapter 17: Investing in Real Estate and Other Alternatives	Forecl
Tue, Dec 05	Chapter 18: Starting Early: Retirement Planning	Wks63
Thu, Dec 07	Chapter 19: Estate Planning	Estate
<b>Final Exam: Thursday, Dec-14 1:30 PM; Same room !!!</b>		

\*\*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.