

Course Information

Personal Finance– FINA 2770

Spring 2016, Section 001 –TuTh 3:30PM-4:50PM
BLB 255

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Office Hours: Tue/Thu 1pm-2pm, 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	20%	Quizzes, In-Class Assignments, Participation
PROJECT(s)	40%	As assigned
EXAMS	40%	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
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 short SPOT survey will be made available **April 18th – May 1st** to provide you with an opportunity to evaluate how this course is taught. For the spring 2016 semester you will receive an email on **April 18th (12:01 a.m.)** from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Please look for the email in your UNT email inbox. Simply click on the link and complete your survey. Once you complete the survey you will receive a confirmation email that the survey has been submitted. For additional information, please visit the spot website at www.spot.unt.edu or email spot@unt.edu.

**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 Spring Term 2016

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

Date	Event
January 18, 2016	MLK Day (no classes; university closed)
January 19, 2016	First Class Day
March 14-20, 2016	Spring Break (no classes)
May 4-6, 2016	Pre-finals Week (no new curriculum content)
May 5, 2016	Last Class Day
May 6, 2016	Reading Day (no classes)
May 7-13, 2016	Finals

You may also want to check the:

Office of the Registrar Spring 2016 Registration Guide

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

Proposed Schedule:

Week	Date	Assignment(s): Textbook Readings and Projects
1	Tue, Jan 19	Chapter 1: Personal Finance Basics and the Time Value of Money
	Thu, Jan 21	Project: Goals (Personal & Financial) (WS 3); Appendix: Time Value of Money
2	Tue, Jan 26	Chapter 2: Financial Aspects of Career Planning
	Thu, Jan 28	Project: Resume; Appendix: Resumes, Cover Letters, and Interviews
3	Tue, Feb 02	<i>Project: Financial Statements (WS 15, 16, & 17)</i>
	Thu, Feb 04	Chapter 3: Money Management Strategy
4	Tue, Feb 09	Chapter 4: Planning Your Tax Strategy
	Thu, Feb 11	Project: Income Tax (WS 20 & 22); Ch 5: Financial Services
5	Tue, Feb 16	Chapter 6: Introduction to Consumer Credit
	Thu, Feb 18	<i>Project: Credit Report & Credit Usage (WS 29)</i>
6	Tue, Feb 23	Chapter 7: Choosing a Source of Credit: The Costs of Credit Alternatives
	Thu, Feb 25	<i>Project: Credit Goals</i>
7	Tue, Mar 01	Exam #1: Planning & Managing Your Personal Finances (Ch 1-7)
	Thu, Mar 03	Chapter 8: Consumer Purchasing Strategies and Legal Protection
8	Tue, Mar 08	Chapter 9: The Housing Decision: Factors and Finances
		<i>Project: Housing Needs (WS 40) & Renting Vs Buying (WS 41)</i>
	Thu, Mar 10	Chapter 10: Property and Motor Vehicle Insurance
9	Tue, Mar 15	Spring Break
10	Tue, Mar 22	Chapter 11: Health, Disability, and Long-Term Care Insurance
	Thu, Mar 24	Project: Life Insurance Needs (WS 54); Chapter 12: Life Insurance
11	Tue, Mar 29	Exam #2: Purchasing Decisions and Insuring Resources (Ch 8-12)
	Thu, Mar 31	Chapter 13: Investing Fundamentals
12	Tue, Apr 05	Chapter 14: Investing in Stocks
	Thu, Apr 07	<i>Project: Risk Aversion Survey</i>
13	Tue, Apr 12	Chapter 15: Investing in Bonds
	Thu, Apr 14	Chapter 16: Investing in Mutual Funds
14	Tue, Apr 19	Chapter 17: Investing in Real Estate and Other Alternatives
	Thu, Apr 21	<i>Project: Real Estate Investment Opportunity</i>
15	Tue, Apr 26	Chapter 18: Starting Early: Retirement Planning
	Thu, Apr 28	Project: Retirement Income Forecast (WS 65); Chapter 19: Estate Planning
16	Tue, May 03	<i>Project: Estate Planning (WS 66)</i>
	Thu, May 05	Review
FINAL EXAM		Week of May 9th

**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.