

Personal Finance – FINA 2770

Fall 2016

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

BLB 035

PROFESSOR:

Dr. Anjelita Cadena

Office: BLB 331B (940) 565-3099

E-Mail: Anjelita.Cadena@UNT.edu

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

COURSE OBJECTIVE

COURSE

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

DESCRIPTION:

PREREQUISITE(s):

None

TEXTBOOK:



Title:	Personal Finance
Author:	Kapoor, Dlabay, Hughes
Publisher:	McGraw-Hill
Edition:	11 th 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.

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.

GRADING*:

***PROPOSED – SUBJECT TO CHANGE, CHECK BLACKBOARD FOR CHANGES.**

In-Class 20% Quizzes, Discussions, In-Class Assignments, Attendance
 Outside-of-Class 20% Assignments
 Exams: 60% Two (2) exams and a Final Exam

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

ATTENDANCE:	Students are strongly encouraged (see grading section) to attend class regularly. Make-up quizzes and exams will not be given without prior instructor approval. In-class assignments, discussions, nor quizzes can be made up.
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 deanofstudents.unt.edu/conduct .
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. [Insert specific sanction or academic penalty for specific academic integrity violation].
(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 disability.unt.edu .
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	Eagle Connect. Students' access point for business and academic services at UNT is located at: my.unt.edu . 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: eagleconnect.unt.edu/

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 or email spot@unt.edu.

Academic Calendar for Fall 2016

(check official link for updates: http://catalog.unt.edu/content.php?catoid=15&navoid=1228#fall_2016)

August 29, 2016	First class day (Monday)
August 26 – September 2, 2016	Student-requested schedule changes may be made during add/drop.
September 2, 2016	Last day for change of schedule other than a drop. (Last day to add a class.)
September 5, 2016	Labor Day (university closed)
September 13 – November 7, 2016	Student may drop a course with written consent of instructor.
October 7, 2016	Last day for change in pass/no pass status.
October 7, 2015	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 8 – November 23, 2016	Instructors may drop students with a grade of WF for nonattendance. 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 14, 2016	
November 23, 2016	Last day to withdraw from the semester. Process must be completed by 5 p.m. in the Dean of Students Office.
November 24-27, 2016	Thanksgiving break (university closed)
December 7–8, 2016	Pre-finals days
December 8, 2016	Last class day
December 9, 2016	Reading day (no classes)
December 10–16, 2016	Final examinations
December 16, 2016	End of term
December 16–17, 2016	Graduation ceremonies

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

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

Proposed Schedule:

Date	Assignment(s): Textbook Readings and Projects
Tue, Aug 30	Introduction, Syllabus, Chapter 1: Personal Finance Basics Chapter 1: Personal Finance Basics Appendix: Time Value of Money Chapter 2: Financial Aspects of Career Planning Chapter 3: Money Management Strategy Chapter 4: Planning Your Tax Strategy Chapter 5: Financial Services Tue, Sep 27 Exam #1 (Chapters 1-5)
Sun, Oct 02	Chapter 6: Introduction to Consumer Credit Chapter 7: Choosing a Source of Credit: The Costs of Credit Alternatives Chapter 8: Consumer Purchasing Strategies and Legal Protection Chapter 9: The Housing Decision: Factors and Finances Chapter 10: Property and Motor Vehicle Insurance Chapter 11: Health, Disability, and Long-Term Care Insurance Chapter 12: Life Insurance Tue, Nov 01 Exam #2: Purchasing Decisions and Insuring Resources (Ch 8-12)
Tue, Nov 08	Chapter 13: Investing Fundamentals Chapter 14: Investing in Stocks Chapter 15: Investing in Bonds Chapter 15: Investing in Bonds Chapter 16: Investing in Mutual Funds Chapter 17: Investing in Real Estate and Other Alternatives Chapter 18: Starting Early: Retirement Planning Chapter 19: Estate Planning Final Exam: Week of Dec 12

**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.