

Personal Finance – FINA 2770.001

Spring 2017

Tue/Thu: 3:30-4:50 pm

BLB 255

PROFESSOR: Dr. Anjelita Cadena

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Office Hours: Tue/Thu 5:00-6:00 pm, Thu, 9:30-10pm and by appointment.

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

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>

Finance **Tutor Lab** is in BLB 006 for the Spring 2017 term and starts the second week of class.

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% Three (3) exams, including the Final Exam.

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

ATTENDANCE:	Attendance is required (see grading section). 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 .
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.
4ACADEMIC 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 Spring 2017

(check official link for updates: http://catalog.unt.edu/content.php?catoid=15&navoid=1228#spring_2017)

January 16, 2017	MLK Day (university closed)
January 13–20, 2017	Student-requested schedule changes may be made during add/drop.
January 17, 2017	First class day
January 20, 2017	Last day for change of schedule other than a drop. (Last day to add a class.)
January 31 – April 4, 2017	Student may drop a course with written consent of instructor.
February 24, 2017	Last day for change in pass/no pass status.
February 24, 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.
February 25 – April 21, 2017	Instructors may drop students with a grade of WF for nonattendance.
March 13–19, 2017	Spring break (no classes)
April 17, 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.)
April 21, 2017	Last day to withdraw from the semester. Process must be completed by 5 p.m. in the Dean of Students Office.
May 3–4, 2017	Pre-finals days
May 4, 2017	Last class day
May 5, 2017	Reading day (no classes)
May 6–12, 2017	Final examinations
May 12, 2017	End of term

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		
Date	Assignment(s): Textbook Readings and Projects	WS Due
Section 1: Introduction		
Tue, Jan 17	Chapter 1: Personal Finance Basics; WS3	Wks3, CF0
Thu, Jan 19	Appendix: Time Value of Money	TVM, CF1
Tue, Jan 24	Chapter 2: Financial Aspects of Career Planning; WS6	Resume, CF2
Thu, Jan 26	Chapter 3: Money Management Strategy	
Tue, Jan 31	Chapter 3: Money Management Strategy, Cont.	Wks15, CF3
Thu, Feb 02	Chapter 4: Planning Your Tax Strategy	Wks22, CF4
Tue, Feb 07	Chapter 5: Financial Services	Wks25, CF5
Thu, Feb 09	Study Day	
Tue, Feb 14	Exam #1, Chapters 1-5	
Section 2: Legal, Credit, Purchases		
Thu, Feb 16	Section 2: Credit & Purchases	
Tue, Feb 21	Chapter 6: Introduction to Consumer Credit	Wks29; Credit R
Thu, Feb 23	Chapter 7: Choosing a Source of Credit: The Costs of Credit Alternatives	Wks30
Tue, Feb 28	Chapter 8: Consumer Purchasing Strategies and Legal Protection	Wks38
Thu, Mar 02	Chapter 9: The Housing Decision: Factors and Finances	Wks40
Tue, Mar 07	Study Day	
Thu, Mar 09	Exam #2, Chapters 6-9	
Tue, Mar 14	Spring Break	
Thu, Mar 16	Spring Break	
Section 3: Risk Management		
Tue, Mar 21	Chapter 10: Property and Motor Vehicle Insurance	Wks48
Thu, Mar 23	Chapter 11: Health, Disability, and Long-Term Care Insurance	HlthIns
Tue, Mar 28	Chapter 12: Life Insurance	LifIns
Thu, Mar 30	Appendix: Time Value of Money - Review	
Tue, Apr 04	Exam #3, Chapters 10-12, TVM	
Section 4: Investments		
Thu, Apr 06	Chapter 13: Investing Fundamentals	RiskLvl
Tue, Apr 11	Chapter 13: Investing Fundamentals, cont.	Wks55
Thu, Apr 13	Chapter 14: Investing in Stocks	Wks59
Tue, Apr 18	Chapter 15: Investing in Bonds	Wks60
Thu, Apr 20	Chapter 16: Investing in Mutual Funds	Mfunds
Tue, Apr 25	Chapter 17: Investing in Real Estate and Other Alternatives	Forecl
Thu, Apr 27	Chapter 18: Starting Early: Retirement Planning	Wks63
Tue, May 02	Chapter 19: Estate Planning	Estate
Thu, May 04	Study Day	
Final Exam: Tuesday, May 9; 1:30-3:30pm; same room		

**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.