Texas A&M University-Corpus Christi  
College of Business  
Course Syllabus - Fall 2011

Course: Personal Finance 1307.002  
Classroom / Time: ONCR 259 / M 7-9:30 p.m.

Instructor: Celeste Renwald  
Phone: (979)218-6277  
Email: crenwald@gmail.com  
Office Hours: By appointment. Official times will be posted the first week of the semester

Required Materials  
Financial Calculator

Course Description  
An overview of personal and family financial planning with an emphasis on financial recordkeeping, planning your spending, tax planning, consumer credit, making buying decisions, purchasing insurance, selecting investments, and retirement and estate planning.

Prerequisites: None

Instructional Methodology:  
Lectures may be supplemented by class discussion, handouts, questions and answer sessions, computer presentations, guest speakers and videos.

Units of Study  
1. Financial planning  
2. Career planning  
3. Financial records and budgeting  
4. Tax planning  
5. Financial services and institutions  
6. Consumer credit  
7. Consumer purchasing  
8. Selecting housing  
9. Purchasing insurance  
10. Investment alternatives  
11. Retirement planning  
12. Estate planning

Performance Evaluation, Grading and Course Policies:  
Student performance will be evaluated on the basis of three major examinations, class participation, quizzes and homework assignments during the semester. Test materials come from lecture notes, the text, assigned readings, homework assignments, and class discussion. Test format is multiple choice, multi-part problem solving, and discussion. Questions will emphasize understanding and application of concepts and topics covered.
Grading Policy

<table>
<thead>
<tr>
<th>Component</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>25%</td>
</tr>
<tr>
<td>Exam 2</td>
<td>25%</td>
</tr>
<tr>
<td>Exam 3</td>
<td>25%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>Replaces lowest exam grade</td>
</tr>
<tr>
<td>Participation, homework</td>
<td>15%</td>
</tr>
<tr>
<td>Quizzes</td>
<td>10%</td>
</tr>
</tbody>
</table>

Grading Scale

<table>
<thead>
<tr>
<th>Course grade</th>
<th>Total weighted % Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>90-100</td>
</tr>
<tr>
<td>B</td>
<td>80-89.9</td>
</tr>
<tr>
<td>C</td>
<td>70-79.9</td>
</tr>
<tr>
<td>D</td>
<td>60-69.9</td>
</tr>
<tr>
<td>F</td>
<td>0-59.9</td>
</tr>
</tbody>
</table>

Test dates are announced one week prior to the exam date. No early or make-up exams are administered. If you miss an exam, notify me in advance and provide comprehensive documentation from the appropriate entity within one week of the exam that the absence was an excused University activity, severe illness, or emergency. If these conditions are met, you will take a cumulative final exam to replace the exam you missed. Otherwise, you receive a zero for the exam.

Exams are closed book unless otherwise stated. To protect the integrity of the test banks employed, exams will not be returned. However, exams are available for review upon request.

Assignments are due at the beginning of the class on their due date.

Technological Applications:
Students are required to use computer applications, computer databases, and online information services for this course. Written presentations must be prepared with word processing software and the use of computer graphics and computer-based visuals is encouraged.

Ethical Perspectives:
Securities analysis and trading may present ethical problems for both dealers and investors. While this course does not deal with securities law in depth, we will discuss such topics as insider trading securities manipulation and fiduciary responsibilities.

Global and Diversity Perspectives:
This course considers international diversification, foreign equity and debt and derivative securities markets, foreign currency trading, and international risk management. Personal financial planning applies to all people and the concepts discussed in this course span race, gender, and national origin.

Political, Social, Legal, Regulatory, and Environmental Perspectives:
The course will consider the structure, laws and regulation of financial markets and economic systems.
Attendance Policy:
Attendance is required and is reflected in the student’s participation grade. Every student is responsible for their homework assignments, lecture notes, handouts, and exams. Excuses are not accepted unless a student gains prior permission for missing a class, assignment, or exam. Gaining class notes for missed classes from other students is encouraged. The student is responsible for collecting all handouts and assignments from the professor for all classes that are missed. Excessive absences will result in lower grades.

Classroom Etiquette:
Examples of classroom misconduct that may affect student evaluation include: habitually entering or leaving the classroom during class time without the consent of the instructor, using any telecommunication device, talking or chit-chatting with other students, and any other activities that are disruptive to the learning environment. Students caught engaging in such activities should expect class or course dismissal along with a letter of reprimand placed in their academic files. According to the University policy, no cell phone is allowed in a room when a test/exam is taken.

Americans with Disabilities Act Compliance:
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please contact the Disability Services Office at (361) 825-5816 or visit the office in Driftwood 101.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.

Academic Honesty and Student Ethics Code
This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

Grade Appeals
As stated in University Rule 13.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Office of Student Affairs.
## Fall 2011 Tentative Schedule

<table>
<thead>
<tr>
<th>Week</th>
<th>Chapter</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 29</td>
<td>1 &amp; Appendix</td>
<td>An introduction to financial planning; career planning; Time Value of Money</td>
</tr>
<tr>
<td>Sept 5</td>
<td></td>
<td>Labor Day Holiday <strong>NO CLASS</strong></td>
</tr>
<tr>
<td>Sept 12</td>
<td>2&amp;3</td>
<td>Money Management skills Taxes in your Financial Plan</td>
</tr>
<tr>
<td>Sept 19</td>
<td>4</td>
<td>Savings and Payment services</td>
</tr>
<tr>
<td>Sept 26</td>
<td></td>
<td>EXAM 1 Chapters 1-4</td>
</tr>
<tr>
<td>Oct 3</td>
<td>5 &amp; 6</td>
<td>Consumer Credit Consumer Purchasing Strategies</td>
</tr>
<tr>
<td>Oct 10</td>
<td>7</td>
<td>Selecting and Financing Housing</td>
</tr>
<tr>
<td>Oct 17</td>
<td>8</td>
<td>Home and automobile insurance</td>
</tr>
<tr>
<td>Oct 31</td>
<td>9&amp;10</td>
<td>Health and Disability Income Insurance Financial Planning with Life Insurance</td>
</tr>
<tr>
<td>Nov 7</td>
<td></td>
<td>EXAM 2 Chapters 5-10</td>
</tr>
<tr>
<td>Nov 14</td>
<td>11</td>
<td>Investing Basics and Evaluating Bonds</td>
</tr>
<tr>
<td>Nov 21</td>
<td>12</td>
<td>Investing in Stocks</td>
</tr>
<tr>
<td>Nov 28</td>
<td>13</td>
<td>Investing in Mutual Funds</td>
</tr>
<tr>
<td>Dec 5</td>
<td>14</td>
<td>EXAM 3 Chapters 11-14</td>
</tr>
<tr>
<td>Dec 12</td>
<td></td>
<td>FINAL EXAM</td>
</tr>
</tbody>
</table>

NOTE: This schedule can be adapted to provide for an additional emphasis on certain topic areas such as insurance or investments.
Important Dates:

August 24, Wednesday
August 31, Wednesday
September 5, Monday

**November 4, Friday**
November 24-25, Thursday-Friday

**December 5, Monday**

December 6, Tuesday

December 7, Wednesday
December 8-9, Thursday-Friday
December 12-14, Monday-Wednesday
December 15-16, Thursday-Friday
December 17, Saturday

Classes begin
Last day to register or add a class
Labor Day Holiday

**Last day to drop a class**
Thanksgiving Holidays

**Last day to withdraw from the University**
Last day of classes
Last day to apply for May 2012 graduation
Reading Day

Final examinations
Grading days
Fall Commencement