FINA 5370.W01  
Personal Financial Planning  
Spring 2012  
SYLLABUS

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Office Hours:  M 4-7, T 3:50-420, 7-9:30.

Text:  
Personal Financial Planning, 11th Edition by Lawrence Gitman and Michael Joehnk,  
(ISBN 0-324-42286-5). You will not survive without the textbook!

Course Description:  
This is a survey course in financial planning. It will cover topics in The Financial Planning  
Process, Cash, debt and savings management, taxes, housing decisions, insurance and risk  
management, investment alternatives, and retirement and estate planning.

Relationship to Other Coursework:  
This course applies the material that is covered in FINA 5311 or its equivalent.

Instructional Methodology:  
This class will be online and use Blackboard and other online sources.

Please note that computers are part of business life as are problems with computers. I  
will NOT accept excuses related to computer problems including Blackboard problems,  
server failures, lost e-mail, ISP problems, and disk crashes. NOTE: the key word is  
"excuses"...meaning that computer-related problems are not an acceptable excuse for not  
completing the course work...this does not mean that I'm not available to help you get  
around this type of problem so you can complete the work on time, though I am certainly  
not an expert in computer technology. You should plan for such contingencies and access  
course information well in advance of the final due dates. Waiting until the last minute is  
only asking for problems. You should also keep a backup copy of EVERYTHING you do  
for this class including discussion messages AND e-mail messages.

Performance Evaluation and Grading:  
There are 3 major semester examinations and a five part project. The final grade in this course is  
determined by the following grading criteria:  

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Major exams</td>
<td>60%</td>
</tr>
<tr>
<td>Project /Homework</td>
<td>40%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

A letter grade will be determined based on the percentage earned of total points possible, as  
follows:  
A: 90-100%; B: 80-89%; C: 70-79%; D: 60-69%; F: 0-59%. In some instances, a  
modification of these guidelines may be applied.
Test dates are listed on this syllabus, and they are unlikely to be changed. No make-up exams will be administered.

The project is broken into five parts.
Part I: Advise a hypothetical family by developing financial statements and use time value of money to determine the savings needed to meet financial goals
Part II: Prepare income tax statements for the family and assist the family with cash management issues
Part III: Assist the family with their debt management and housing decisions
Part IV: Address the insurance needs of the family.
Part V: Advise the family on how to invest to meet their financial goals and estate planning.

All assignments must be completed independently. While it is fine to discuss assignments with each other, including helping each other with how to do the work, each student will turn in a unique and individually prepared project. All work submitted (including spread sheets, forms and written work) must be your own work. Anything other than this is academic dishonesty and will be treated as such.

All assignments are to be turned online no later than the time posted on Blackboard on their due date unless otherwise instructed. Late assignments are penalized 20 percentage points for each day that they are late. (Negative grades are possible.) While the projects are worth no more than 10% each, they are not optional. Failure to complete these projects will result in a failing grade in the class.

Oral and Written Communication Content:
All major exams and the final exam are essay or mathematical manipulation. All homework is likewise prose or math and are graded and returned to the student as indicated above. As class size permits, students will be required to express themselves on various current topics or concepts.

Technology Applications:
Students are required to possess and have knowledge in the use of business or advance engineering calculators. Time value of money and other related financial computations are required in their usage.

Ethical Perspectives:
The difficulty of assigning financial values to human welfare, moral and ethical concepts in a cost-benefit or risk-return analysis is stressed. Several examples are discussed stressing these conflicts, such as the Ford Pinto cost-benefit analysis. Ethics in financial analysis is stressed not only for the consumer but for employees, government, and stockholders.

Global Perspective:
The global nature of current economic enterprises is reviewed. The concepts of exchange rate risk and governmental risk is discussed in as much as detail as possible given class size and time restraints.

Demographic Diversity Perspective:
The diversity within and among this country and that of other countries is discussed as it affects numeric inputs into the financial analysis. The financial goals and their impact on demographic diversity are reviewed.
Political Social, Legal, Regulatory, and Environmental Perspectives:
The interaction of the economic, legal system and financial goals is considered.

Attendance Policy:
As this is an online class, there no attendance is required

Time
Success in this class depends on your ability to correctly work the exam problems. The best way to accomplish this is to practice the sample problems and work the problems at the end of the chapter.

Academic Honesty:
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. University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one's own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in an F in the course and may include a recommendation that the student(s) involved be expelled from the university.

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.

Dropping a Class
I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. Please see the university website for the last day to drop a class with an automatic grade of “W” this term.

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 through the University Rules Website 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.
## COURSE OUTLINE

### Spring 2011

#### Preliminary Schedule

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<tr>
<th>Chapter</th>
<th>Topics</th>
<th>Due</th>
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<tbody>
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<td>Chapter 1</td>
<td>Understanding the Financial Planning Process</td>
<td>3-8</td>
</tr>
<tr>
<td>Chapter 2</td>
<td>Developing Your Financial Statements and Plans</td>
<td>3-11</td>
</tr>
<tr>
<td>Chapter 4</td>
<td>Managing Your Cash &amp; Savings</td>
<td>3-14</td>
</tr>
<tr>
<td>Chapter 3</td>
<td>Preparing Your Taxes</td>
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<td>Chapter 5</td>
<td>Making Auto &amp; Housing Decisions</td>
<td>3-20</td>
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<td>Chapter 6</td>
<td>Using Credit</td>
<td>3-30</td>
</tr>
<tr>
<td>Chapter 7</td>
<td>Using Consumer Loans</td>
<td>4-2</td>
</tr>
<tr>
<td>Chapter 8</td>
<td>Insuring you Life</td>
<td>4-5</td>
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<tr>
<td>Chapter 9</td>
<td>Insuring Your Health</td>
<td>4-8</td>
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<tr>
<td>Chapter 10</td>
<td>Protecting Your Property</td>
<td>4-11</td>
</tr>
<tr>
<td>Chapter 14</td>
<td>Planning for Retirement</td>
<td>4-14</td>
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<tr>
<td>Chapter 11</td>
<td>Investment Planning</td>
<td>4-20</td>
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<tr>
<td>Chapter 12</td>
<td>Investing in Stocks and Bonds</td>
<td>4-23</td>
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<tr>
<td>Chapter 13</td>
<td>Investing in Mutual Funds and Real Estate</td>
<td>4-26</td>
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<tr>
<td>Chapter 15</td>
<td>Preserving your Estate</td>
<td>4-29</td>
</tr>
<tr>
<td>TEST I</td>
<td></td>
<td>3-24</td>
</tr>
<tr>
<td>TEST II</td>
<td></td>
<td>4-14</td>
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<tr>
<td>TEST III</td>
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<td>4-28</td>
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<tr>
<td>Project I</td>
<td></td>
<td>3-12</td>
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<tr>
<td>Project II</td>
<td></td>
<td>3-19</td>
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<tr>
<td>Project III</td>
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<td>4-2</td>
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<tr>
<td>Project IV</td>
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<td>4-16</td>
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<tr>
<td>Project V</td>
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<td>4-30</td>
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