Spring 2014 FINA 1307.001

Texas A&M University-Corpus Christi
College of Business
Course Syllabus – Spring 2014

Course: Personal Finance 1307.001
Classroom / Time: ONCR 117 / T TH 11:00-12:15p.m.

Instructor: Celeste Renwald
Phone: (979)218-6277
Email: Celeste.Renwald@tamucc.edu
Office Hours: ONCR 352; T Th 12:30-2:00 pm and by appointment

Required Materials
ISBN 9780078034787
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, videos and via the internet.

Units of Study
1. Financial planning
2. Financial records and budgeting
3. Tax planning
4. Financial services and institutions
5. Consumer credit
6. Consumer purchasing
7. Selecting housing
8. Purchasing insurance
9. Investment alternatives
10. Retirement planning
11. 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>
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</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>25%</td>
</tr>
<tr>
<td>Exam 2</td>
<td>25%</td>
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<tr>
<td>Exam 3</td>
<td>25%</td>
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<tr>
<td>Final Exam</td>
<td>Replaces lowest exam grade</td>
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<tr>
<td>Participation, homework</td>
<td>10%</td>
</tr>
<tr>
<td>Quizzes</td>
<td>15%</td>
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</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>
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</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.

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 Corpus Christi Hall 116.
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](http://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](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.

**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. **November 15, 2013** is the last day to drop a class with an automatic grade of “W” this term.

**Spring 2014**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>January 20, Monday</td>
<td>Martin Luther King, Jr. Holiday</td>
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<tr>
<td>January 22, Wednesday</td>
<td>Classes begin</td>
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<tr>
<td>January 29, Wednesday</td>
<td>Last day to register or add a class</td>
</tr>
<tr>
<td>March 10-14, Monday-Friday</td>
<td>Spring Break</td>
</tr>
<tr>
<td>April 11, Friday</td>
<td>Last day to drop a class</td>
</tr>
<tr>
<td>May 5, Monday</td>
<td>Last day to withdraw from the University</td>
</tr>
<tr>
<td>May 6, Tuesday</td>
<td>Last day of classes</td>
</tr>
<tr>
<td>May 7, Wednesday</td>
<td>Last day to apply for August 2014 graduation</td>
</tr>
<tr>
<td>May 8-9, Thursday-Friday</td>
<td>Reading Day</td>
</tr>
<tr>
<td>May 12-14, Monday-Wednesday</td>
<td>Final examinations</td>
</tr>
<tr>
<td>May 15-16, Thursday-Friday</td>
<td>Grading days</td>
</tr>
<tr>
<td>May 17, Saturday</td>
<td>Spring Commencement</td>
</tr>
<tr>
<td>May 23, Friday</td>
<td>Faculty End Date</td>
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<tr>
<td>Week of</td>
<td>Tuesday</td>
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<tr>
<td>Jan 20</td>
<td>School starts Jan 22</td>
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<tr>
<td>Jan 27</td>
<td>Chapter 1 An introduction to financial planning; career</td>
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<td>Feb 3</td>
<td>Chapter 2 Money Management skills</td>
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<tr>
<td>Feb 10</td>
<td>Chapter 3 Taxes in your Financial Plan</td>
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<td>Feb 17</td>
<td>Chapter 4 Savings and Payment services</td>
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<tr>
<td>Feb 24</td>
<td>Chapter 5 Savings and Payment services</td>
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<tr>
<td>Mar 3</td>
<td>Chapter 6 Consumer Purchasing Strategies</td>
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<tr>
<td>Mar 10</td>
<td><strong><strong>SPRING BREAK</strong></strong></td>
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<tr>
<td>Mar 17</td>
<td>Chapter 7 Selecting and Financing Housing</td>
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<tr>
<td>Mar 24</td>
<td>Chapter 8 Home and Automobile Insurance</td>
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<td>Mar 31</td>
<td>Chapter 9 Health and Disability Income Insurance</td>
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<tr>
<td>Apr 7</td>
<td>Chapter 10 Financial Planning with Life Insurance</td>
</tr>
<tr>
<td>Apr 14</td>
<td>Chapter 11 Investing Basics and Evaluating Bonds</td>
</tr>
<tr>
<td>Apr 21</td>
<td>Chapter 12 Investing in Stocks</td>
</tr>
<tr>
<td>Apr 28</td>
<td>Chapter 13 Investing in Mutual Funds</td>
</tr>
<tr>
<td>May 5</td>
<td>Chapter 14 Retirement and Estate Planning</td>
</tr>
<tr>
<td>May 12</td>
<td><strong><strong>FINAL EXAM</strong></strong>TBA</td>
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