Instructor: Moustafa Abdelsamad, DBA  
Phone: Office: (361) 825-3045  
Email: moustafa.abdelsamad@tamucc.edu  
Office: O’Connor Building (OCNR) 383  
Office Hours: Tuesdays and Thursdays - 10:45 to 11:45 & 1:45 to 2:45. Other times by appointment.

Class Website: http://bb9.tamucc.edu  
Email: http://islander.tamucc.edu/mail

Required Materials:  
2. E-Nest Egg Investment Simulation  
3. Financial Calculator

Course Description:  
Covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning. This course is designed for nonbusiness as well as business majors to give them a basic understanding of the aspects of personal financial planning.

Prerequisites:  
None

Learning Objectives:  
By the end of this course, the students will be able to:  
• Students will understand the financial planning process  
• Students will know the primary financial institutions related to personal financial issues  
• Students will be able to prepare and interpret personal financial statements for financial planning purposes  
• Students will know how to utilize the different personal insurance products in their financial plan  
• Students will understand how to utilize different investment products including stocks, bonds, and mutual funds in their financial plan  
• Students will understand the importance of estate planning and strategies that should be incorporated in their financial plan

Relationship to Other Coursework:  
This course is designed for business as well as non-business majors to give them a basic understanding of the aspects of personal financial planning.

Instructional Methodologies:
Instructional techniques include lectures, student presentations, invited lectures, videotape, computer applications, class discussion, real-time securities trading, and use of electronic databases.

**Performance Evaluation, Grading and Course Policies:**
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:**
Grades will be assigned based on the following *approximate* weights:

<table>
<thead>
<tr>
<th>Component</th>
<th>Points</th>
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</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>100</td>
</tr>
<tr>
<td>Exam 2</td>
<td>100</td>
</tr>
<tr>
<td>Exam 3</td>
<td>100</td>
</tr>
<tr>
<td>Cumulative Final Exam</td>
<td>Can replace one exam grade</td>
</tr>
<tr>
<td>Quizzes (14 @ 5 points each)</td>
<td>70</td>
</tr>
<tr>
<td>Excel Assignments (14 @ 5 points each)</td>
<td>70</td>
</tr>
<tr>
<td>Discussion (12 @ 5 points each)</td>
<td>60</td>
</tr>
<tr>
<td>E-Nest Egg Simulation</td>
<td>50</td>
</tr>
</tbody>
</table>

**TOTAL POINTS**

| Points | 550     |

*Total Points is an approximation only. Your current grade can be calculated by points earned/points available. The total points available at the end of the semester will be calculated and the grading scale below will be applied.

The standard alphabetical grading scale will be used to determine letter grade:

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Grade</th>
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<tbody>
<tr>
<td>90% - 100%</td>
<td>A</td>
</tr>
<tr>
<td>80% - 89%</td>
<td>B</td>
</tr>
<tr>
<td>70% - 79%</td>
<td>C</td>
</tr>
<tr>
<td>60% - 69%</td>
<td>D</td>
</tr>
<tr>
<td>below 60%</td>
<td>F</td>
</tr>
</tbody>
</table>

**Exams:**
Exams will consist of multiple choice questions based on the text material and class discussion. There are three regular exams and one cumulative final exam. Scheduled exams and their due dates are indicated on the course schedule outline sheet. Only the 3 highest exam scores will count.

**Quizzes:**
Chapter quizzes will be posted on Blackboard each week. These quizzes will cover text material for the chapter.

**Reading Assignments and Videos/Discussions:**
You will be required to read articles and watch videos selected for the class. There will then be a discussion topic related to the selected media. For each discussion, you must create your own thread in the discussion forum and reply substantially (more than 30 words) to **two** other students. Rules of common courtesy and professionalism in the virtual classroom are expected to
be followed at all times. All written communications are to be in a business format (ie: no chat
room abbreviations, slang, etc.).

**Oral and Written Communication Requirements:**
Students are required to prepare formal written oral projects for the semester. Effective written
communication is also necessary for exams. Students are expected to participate actively in class
discussion of the topics and issues covered in the course, and will be rewarded though their class
participation grade for doing so.

**Technological Applications:**
This course will be delivered entirely on Blackboard and the E-Nest Egg Simulation site. **You
must be relatively self-sufficient in finding solutions for technical problems.** The Blackboard
and TAMU-CC help desk are excellent resources for technical problems that you cannot solve.
You must report problems immediately in order to meet your deadlines. 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. E-mail communication is encouraged for
routine communications; however it is discouraged for more personal, non-routine
communications where face-to-face or telephone contact is more appropriate.

**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.

**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.

Assurance of Academic Integrity:
Students may be asked to redo any portion of the class assignments and exams in a proctored environment which may employ the use of a webcam. Should the grade be more than one letter grade lower than the original grade, no credit will be given for the work and the grade for the audited work will be replaced with the score of the comprehensive final exam, which will then be given in a proctored location. Should the final exam be audited, the lower grade will count in calculating the course grade.

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. April 11 2014 is the last day to drop a class with an automatic grade of “W” this term.

Academic Honesty:
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, forgery, or plagiarism (the presentation of the work of another as one’s own work). The University policy of scholastic dishonesty will be strictly followed with no exceptions. Understand that the University definition of scholastic dishonesty will be strictly adhered to and any student caught providing or receiving assistance on an exam will immediately be given a grade of “F” for the course. 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.

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.

**Important Dates for Fall, 2014**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>August 27, Wednesday</td>
<td>Classes begin</td>
</tr>
<tr>
<td>September 1, Monday</td>
<td>Labor day Holiday</td>
</tr>
<tr>
<td>September 3, Wednesday</td>
<td>Last day to late register or add a class</td>
</tr>
<tr>
<td>November 7, Friday</td>
<td>Last day to drop a class</td>
</tr>
<tr>
<td>November 27-28, Thursday-Friday</td>
<td>Thanksgiving Holidays</td>
</tr>
<tr>
<td>December 1, Monday</td>
<td>Last day to withdraw from the University</td>
</tr>
<tr>
<td>December 2, Tuesday</td>
<td>Last day of classes</td>
</tr>
<tr>
<td>December 3, Wednesday</td>
<td>Reading Day</td>
</tr>
<tr>
<td>December 4-5, Thursday-Friday; December 8-10, Monday-Wednesday</td>
<td>Final examinations</td>
</tr>
<tr>
<td>December 9, Tuesday</td>
<td>Last day to apply for December 2014 graduation</td>
</tr>
<tr>
<td>December 11-12, Thursday-Friday</td>
<td>Grading days</td>
</tr>
<tr>
<td>December 13, Saturday</td>
<td>Fall Commencement</td>
</tr>
</tbody>
</table>