Office: OCNR 326

Contact: 361-825-2829 (O)
eugene.bland@tamucc.edu (E-mail)

Office Hours: I will post office hours in the first week of classes. I check my emails frequently, and I try to reply to all emails before the close of the next business day.

Text: 
Personal Financial Planning, 14th Edition by Randy Billingsley, Lawrence Gitman and Michael Joehnk,
http://www.amazon.com/Personal-Financial-Planning-Randy-Billingsley/dp/1305636619

Calculator: The BAII Plus Professional calculator is required.

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 partially online and use Blackboard and other online sources.

Please note that the dates given are Deadlines, not “Due Dates”. The assignments are “due” now. You have until the Deadline to complete them and turn them in to Blackboard. Note also that computers are part of business life as are problems with computers. Computer related problems including Blackboard problems, server failures, lost e-mail, ISP problems, and disk crashes are not valid excuses for missing a deadline. This does not mean that I'm not available to help you get around this type of problem so you can submit the work before the deadline, 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 deadline 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.

In addition, individual or team case analysis, written analysis be each team/individual, presentation of a case or chapter material to the class, lectures, class discussion, handouts, question and answer sessions, computer presentations, reading assignments, required homework problems, and videos MAY be required.
Performance Evaluation and Grading:

There are 2 semester examinations, a five part project, homework, a daily journal, and discussion board assignments. 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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<tbody>
<tr>
<td>Major exam</td>
<td>15%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>15%</td>
</tr>
<tr>
<td>Project</td>
<td>30%</td>
</tr>
<tr>
<td>Homework</td>
<td>20%</td>
</tr>
<tr>
<td>Journal</td>
<td>10%</td>
</tr>
<tr>
<td>Discussion</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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</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 (unless identified as a group assignment). 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 assignment. 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. Be warned that while there may be answer books available online (in violation of the copyright agreement), using an answer book to answer any assignment is NOT “doing your own work.” If you quote any source, including your textbook, as part of any assignment, you must use proper citing techniques. Your work will be submitted through Turn-it-in.

All assignments are to be turned online no later than the time posted on Blackboard on their deadline 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.

A journal of your daily purchases and expenses will be kept and graded. Before you can control your finance, you must understand where your money is going. You will complete a daily journal of your expenses. This journal will not be viewable by other students. For full credit students must log into Blackboard each day of the course, including weekends, to post in your journal.
Tests are closed book and closed note, unless otherwise noted. The use of any electronic device to search the internet during an exam is cheating. Exam proctoring software may be used to monitor exams. Exam-proctoring charges may range from $1 - $50.00 per exam. Students may be required to schedule exams at least 24 hours in advance or incur late scheduling charges. All costs for exams are the responsibility of the student. Students may also be responsible for providing webcams to be used in test proctoring.

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 in the Groups and Discussion Forum of Blackboard.

Technology Applications:
Students are required to possess and have knowledge in the use of spreadsheets and business calculators. Time value of money and other related financial computations are required in their usage. As this is an online class, familiarity with Blackboard and computers is required.

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:
Attendance is required. Every student is responsible for their homework assignments, lecture notes, hand outs, 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.

Time
Success in this class depends on your ability to correctly work the exam problems, complete homework, write a journal entry of your daily expenses, and complete an individual project. Reading the chapter is
the first and necessary step in achieving a good grade in this class. The best way to accomplish these tasks is to read the chapters and work the problems at the end of the chapter before attempting to take exams or complete the case. Please expect to spend at least 20 hours per week with this course. Some may require more, but others less time.

**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.tamu.cc.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 any 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 Web site 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.
## Preliminary Schedule

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Topics</th>
<th>Due</th>
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</thead>
<tbody>
<tr>
<td>Chapter 1</td>
<td>Understanding the Financial Planning Process</td>
<td>5/31</td>
</tr>
<tr>
<td>Chapter 2</td>
<td>Developing Your Financial Statements and Plans</td>
<td>6/1</td>
</tr>
<tr>
<td>Chapter 4</td>
<td>Managing Your Cash &amp; Savings</td>
<td>6/1**</td>
</tr>
<tr>
<td>Chapter 3</td>
<td>Preparing Your Taxes</td>
<td>6/6</td>
</tr>
<tr>
<td>Chapter 5</td>
<td>Making Auto &amp; Housing Decisions</td>
<td>6/6</td>
</tr>
<tr>
<td>Chapter 6</td>
<td>Using Credit</td>
<td>6/8</td>
</tr>
<tr>
<td>Chapter 7</td>
<td>Using Consumer Loans</td>
<td>6/8</td>
</tr>
<tr>
<td>Chapter 8</td>
<td>Insuring your Life</td>
<td>6/15</td>
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<tr>
<td>Chapter 9</td>
<td>Insuring Your Health</td>
<td>6/15</td>
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<tr>
<td>Chapter 10</td>
<td>Protecting Your Property</td>
<td>6/20</td>
</tr>
<tr>
<td>Chapter 14</td>
<td>Planning for Retirement</td>
<td>6/20**</td>
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<tr>
<td>Chapter 11</td>
<td>Investment Planning</td>
<td>6/22</td>
</tr>
<tr>
<td>Chapter 12</td>
<td>Investing in Stocks and Bonds</td>
<td>6/22</td>
</tr>
<tr>
<td>Chapter 13</td>
<td>Investing in Mutual Funds and Real Estate</td>
<td>6/27</td>
</tr>
<tr>
<td>Chapter 15</td>
<td>Preserving your Estate</td>
<td>6/27</td>
</tr>
</tbody>
</table>

TEST I 6/13
TEST II 6/29

Project I 6/3
Project II 6/10
Project III 6/17
Project IV Skip
Project V 6/24

** Note that this chapter assignment is not due in the same order as the text.