

**Finance 4352**  
**Personal Financial Planning**  
**Spring 2015**

Instructor: John C. Lopez  
Office: The Starbucks in Melcher Hall;  
Office Hours: Before and after each class or by appointment  
Email: Message through Blackboard Learn

**OBJECTIVE:**

Students will learn the comprehensive elements of the Personal Financial Planning process. Topics studied will include Budgeting, Credit Management, Cashflow Management, Personal Income Taxes, Personal Insurance, Fundamentals of Investing, Retirement Planning, Achieving Financial Security and Financial Independence.

By the end of the course students will understand their current financial position, have created a personal spending plan and understand their spending habits. They will have set personal financial goals and outlined the necessary steps to become financially secure and financially independent.

**Textbook** Personal Finance 11<sup>th</sup> Edition by Jack Kapoor

**We will be using the E-textbook for this class**

We will use an online component called ConnectPlus for this course.

You will access this component the first time you attempt an online assignment via BlackBoard. You will be asked to purchase the access code which should cost \$125.

## **PRE-SEMESTER ACTIVITIES:**

Review the functions for Time Value of Money in your financial calculator. **WE WILL BE USING FINANCIAL CALCULATORS.**

**This is a Finance class so bring your calculators to every class.**

We will utilize TurningPoint Clickers for this class. We will have clicker questions in each class. Please be sure you have a clicker and bring it with you to every class.

**Create a name tent showing the name you wish to be called. You will have this in front of you during class; make it nice!!**

## **GRADING:**

No tests or exams for this class. All grading will be on projects and assignments.

<b>Activity</b>	<b>Points Available</b>
Attendance	150 (2 excused absences allowed)
2 Balance Sheets	50 (25 pts. ea.)
3 Income Statements	150 (50 pts. each)
Connect Assignments	200
In-Class Clickers	150
Final Spending Plan	250
Projects/Assignments	50

## **Grading Intervals:**

A 950+points

A- 900+points

B+850+ points

B- 800+points

C+750+ points

C- 700+points

D+650+points

D- 600+points

F <600 points

Since grading will contain some element of subjectivity and instructor perception, during our first class I will discuss how the points will be determined.

## **ATTENDANCE:**

**CLASS ATTENDANCE WILL MAKE UP A SIGNIFICANT PART OF YOUR GRADE.**

All classes will start on time and in order to receive attendance credit you must also **be on time** and stay for the entire class period.

There will be 2 excused absences (no questions asked).

## **CLASS DECORUM:**

**NO COMPUTERS, TABLETS OR CELL PHONES WILL BE PERMITTED IN CLASS. ALL OF THESE MUST BE TURNED OFF. Not on silent, or vibrate.....OFF.**

## **ASSIGNMENTS:**

All online assignments are due midnight before class day.

Due dates for other assignments will be posted in Blackboard

**Any assignment not received by the due date will receive a score of zero. No exceptions.**

All written assignments will be uploaded into the Assignment section in Blackboard. An assignment not received in Blackboard by the due date will be marked zero. **No exceptions.**

ARCHIVE