

FIN 200 PERSONAL FINANCIAL PLANNING
Spring 2019, CRN 20133, 3 credit hours, TR 9:30-10:45, Rahall 103

Instructor: Dr. Bill Deck, PhD

Office: Rahall 220

<http://www.concord.edu/business/>

Office Hours: M 9:30-11:00 and 12:15-1:00, T 12:00- 1:15, F 9:30-11:00, and by appt.

(Also, I am usually available after my 9:30-10:45 class on T and R)

Phone: (304) 384-5393

Division Office Phone: (304) 384-5244

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Course Description:

A comprehensive survey of the financial goals of an individual and steps to achieve these goals. Topics include investment planning, tax planning, estate planning, retirement planning, and consumer credit.

Course Objectives:

I have a number of learning objectives for the course. It is my hope that by the conclusion of the course attendees should:

- Be able to develop a monthly and annual budget, clearly identify necessary vs discretionary spending in the budget, and track actual vs budgeted spending
- Be able to describe key financial concepts and choices, how they impact personal financial planning, and applicable recommendations or rules-of-thumb.
- Be able to discuss how personal financial planning addresses the inherent uncertainty associated with developing plans spanning decades that involve assumptions that may be beyond our control.
- Appreciate the awesome power of compound interest as both a friend and an enemy.
- Understand the key long-term investments available to individuals.
- Become financially responsible adults who save regularly and use credit wisely.

Prerequisites:

None

Text:

Dave Ramsey's Complete Guide To Money

Hardcover: 330 pages

Publisher: Ramsey Press; 1st edition (2012)

ISBN-10: 1937077209

ISBN-13: 978-1937077204

Grade Determination:

Midterm exam	30%
Comprehensive final exam (May 9, 9:00-11:15)	30%
Class Project	30%
Homework and Class Participation	10%

End-of-semester grades may be curved based on attendance and class participation.

Topics Covered (In order):

Saving money	
Using Excel in financial planning	
Long term investing	
IRA's	
Debt	
Budgeting and cash flow	
Buying and the power of marketing	
Insurance	
Planning for retirement	
Real estate and mortgages	
The power of giving	

Class Project:

Each student will give a 15 to 30-minute presentation on "how to" save money, invest money, or earn money. You get to determine your topic (with my approval). Here are a few examples:

- 1) Why you should invest in a particular stock
- 2) How to save money growing your own food
- 3) How to save money building your own house
- 4) How to earn money investing in rental property
- 5) DIY Will preparation

General Class Policies:

1. I do not like to give make-up tests, so there will be no make-up tests without an excused absence. If you must miss a test, I must be notified prior to the testing period. If you cannot reach me in my office please call the Department of Business office (ext. 5244). Any unexcused absence from a test will result in a grade of zero. Please do not ask to take a test or the final exam early.
2. I expect active and informed contribution to class discussions.
3. Items to bring to a test: mechanical pencil, eraser, nongraphical calculator, and transparent ruler (optional). No cell phones are allowed during exams.
4. Accessibility/Accommodations: Concord University is committed to responding to the needs of students with disabilities as defined by the Americans with Disabilities Act. Please inform your instructor at the beginning of the class semester if you have a disability and are requesting accommodations. It is your responsibility to self-disclose that you are requesting accommodations. The University and instructor will provide you with a reasonable accommodation. You should register with CU's Disability Services Office, located in the Athens campus Jerry and Jean Beasley Student Center, Bottom Floor, across from the Campus Post Office. The Disability Services Office phone is 304-384-6086 or you can email the Director, Nancy Ellison, at nellison@concord.edu for assistance.
5. Academic Dishonesty: Academic dishonesty is morally unacceptable as well as destructive to the learning and teaching atmosphere. Academic dishonesty includes the giving or receiving of improper help on examinations or assignments, falsifying documents, and plagiarism (the act of stealing and using, as one's own, the ideas or the expression of the ideas of another). Such dishonesty can lead to a variety of penalties — including but not limited to failure of assignment, failure of course, loss of

institutional privileges, or dismissal from the University. (See University Catalog Academic Policies and Procedures.)

6. **Concord University Honor Code:** A Concord University Honor Code was approved by students, staff, faculty, administration, and the CU Board of Governors. The Code states: "As a member of the Concord University Community I will act with honesty and integrity in accordance with our fundamental principles and I will respect myself and others while challenging them to do the same." The Honor Code is intended to unite the Concord community behind a culture of honesty, integrity, and civility.
7. **Attendance Policy:** Regular class attendance is part of a student's academic obligation at Concord. Irregular attendance may affect academic performance adversely and is detrimental to the atmosphere of a class. (See University Catalog Academic Policies and Procedures.)
8. **Emergency Alert System:** In an effort to increase safety and security on our campus, Concord University encourages everyone to register for instant text message alerts. Alerts will only be used for security and safety notices. All students, faculty, and staff are eligible to receive text message alerts on their cell phones or email alerts. Please contact the IT Help Desk for further assistance 304-384-5291.
9. **Emergency Information:** Emergency/courtesy telephones are located at the main entrance of each residence hall and at various other locations on campus. Emergency telephones can be identified by the flashing blue light and will provide the user with a direct link to Public Safety at the press of a button. To report an on-campus emergency, call 304-384-5357 or 911. The Office of Public Safety is located on the bottom floor of the Rahall Technology Center. For further emergency information go to: <http://www.concord.edu/administration/office-public-safety>.
10. **Inclement Weather Policy:** As a general policy, the University will remain in normal operations during adverse weather conditions. In the event of severe weather conditions, the following may occur:
University Closure: No students or employees are to report.
Classes Cancelled: Students do NOT report, BUT employees are expected to report to work at their normal time.
Operating on an Inclement Weather Delay: Under this schedule, all 8 a.m. classes will start at 10 a.m. Students and faculty will follow the Inclement Weather Schedule. (See <http://www.concord.edu/emergency-alerts> for Athens/Beckley Inclement Weather Schedules).
Announcements invoking the late schedule or other options referenced above are aired on area radio and television stations and are sent as text and email messages to those enrolled for this service.
11. **Student Conduct:** In classrooms, online, laboratories, and during any activities that are part of course requirements, students are expected to observe reasonable rules of conduct.
12. **Technology Services:** Contact the CU Help Desk at extension 5291 from campus or 304-384-5291 off campus. You may also e-mail cuhelpdesk@concord.edu.
13. **Sexual Harassment & Assault:** Federal law, Title IX, and Concord University policy prohibits discrimination, harassment, and violence based on sex and gender (Including sexual harassment, sexual assault, domestic/dating violence, stalking, sexual exploitation, and retaliation). If you or someone you know has been harassed or assaulted, you can receive confidential counseling support through the Concord University Counseling Center (304-384-5290). Alleged Violations can be reported non-confidentially to the Concord University Title IX Coordinator at 304-384-6327 or titleix@concord.edu. Reports to Campus Security can be made at (304-384-5357). As an employee at Concord University, I am a mandatory reporter which means I must report any sexual misconduct I am made aware of. This includes verbal or written (such as in an assignment) disclosures of sexual harassment or sexual assault.
14. Please read General Expectations of Business Students: <https://www.concord.edu/business/node/11>

This syllabus is subject to change based on the needs of the class. Please check it regularly.