

# FIN 200: Personal Finance

## Spring 2019 Syllabus

### Section:

Class Schedule: 4:00 PM – 6:30 PM Thurs.

Room: E34 Erma Byrd Center (This may change)

Instructor: Joe Tussey

Office: None

Office Hours: Available by appointment

E-mail: [jtussey@concord.edu](mailto:jtussey@concord.edu)

### Text, Materials, & Technology Required:

- Personal Finance 6<sup>th</sup> Edition Jeff Madura ISBN 13: 978-0-13-408256.1 ISBN 10: 0-13-408256-1
- Blackboard
- Concord email account to be utilized as a communication tool between class times.

**Course Description (per online course catalog):** 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 & consumer credit.

### Course Objectives:

- Develop monthly and annual budgets, identify necessary vs discretionary spending in the budget, and track actual vs budgeted spending
- Develop pro forma personal financial statements that reflect starting wealth, planned wealth management activities and ending wealth for decades into the future.
- Develop a comprehensive personal financial plan for a theoretical client that reflects the client's unique situation and goals, the financial choices that must be made, and the likely outcomes.
- Describe key financial concepts and choices, how they impact personal financial planning and applicable recommendations.
- Demonstrate competency in how personal financial planning addresses the inherent uncertainty associated with developing plans spanning decades and involving assumptions that may be beyond the control of the individual.

### Course Format:

The following course format will be adhered to as closely as possible:

1. Classroom discussion: Lectures will be utilized to provide important material from the text and outside sources. Student should plan on taking careful and accurate notes.
2. Learning Activities: Students will engage in a variety of learning activities including Lectures, Group Discussions, & Class Activities
3. Assessment Measures: Assessment measure utilized in this course will include completion of Instruction Topics and Exams.

I expect that, as responsible adults, the students will do as much as they possibly can in advance of class, and in class the instructor will act as a resource to answer questions, explain concepts, and remove obstacles to learning. While, I do expect students to come to class, attendance is not mandatory. However, my experience

has been that students who regularly attend class perform better on exams. If you miss classes, you may not grasp a concept.

In class, when a student asks a question or raises an issue, I will first call on others to see who can help. Also, if there are no questions from students I may call on individuals to demonstrate how to solve some of the more difficult problems or explain more complex concepts.

### **Grading Standards**

90 – 100% = A  
80 – 89% = B  
70 – 79% = C  
60 – 69% = D  
Below 60% = F

ACTIVITY	POINTS/ACTIVITY	QUANTITY	POINTS
Chapter Assignments	10	10	100
Exams	100	3	300
Class Activities/Quizzes	10	10	100
Group Activity	200	1	200
Total Points			700

### **CLASS ACTIVITIES:**

Class Activities are in-class assignments and/or Quizzes specific to the chapter we are reviewing and **MUST** be completed in class. If you miss a class, you miss the activity and will receive no credit for that particular activity.

### **CHAPTER ASSIGNMENTS:**

These are designed to enhance the learning objectives and are due on the assigned date shown below.

### **QUIZZES:**

Will be given periodically throughout the semester as needed to ensure class participation and homework assignments are complete.

### **EXAMS:**

There will be three exams throughout the semester.

### **GROUP PROJECT:**

A Group Project will be assigned. Details to follow

While I encourage students to collaborate in discussing concepts, I still expect each student to do their own work. **If I find a student to have plagiarized the work of others the student will receive an automatic F in the course. Similarly, if I find that a student has assisted another student in plagiarizing course deliverables that student will receive an automatic F in the course.**

**Make-up Policy:** Make up for the exams and assignments will be given if the absence is due to: (i) illness requiring visit to the doctor (ii) participation in college related activities (iii) death of an immediate family

member. If you must miss an exam or an assignment deadline, you must notify me prior to the exam or deadline. If you do not notify me, you may not be given a make-up exam or the opportunity to turn in a late assignment. You **MUST** present a valid excuse within one week of the absence or the absence will be considered unexcused and any work missed will be graded as zero. If you are absent from the class and the absence is **EXCUSED** you will be given one week from the absence to submit make-up work. This includes make-up exams. Students who miss exams without my prior knowledge and who do not present a valid excuse will not be considered to make up the exam.

### **General Policies:**

- Please keep all cell phones on silent during class and no electronics need to be utilized in the course.
- Laptops are permitted in class. However, individuals who are using their laptops for activities other than classwork will be asked to **NOT** bring their laptops to future class sessions.
- Class begins at 4:00 PM. Please plan to be on time.

### **Mission of the Division of Business**

This course is offered under the Concord University Division of Business. The Mission of the Division of Business at Concord University is to transform our students into competent and responsible business leader through high quality teaching and personalized advising, while stimulating their academic and service zeal within the context of Concord's strong liberal arts tradition. The Division expects and supports active research and service by its faculty members to ensure that our graduates are ready to take on the challenges of the business world or to pursue rigorous graduate education. To find out more about the Division of Business, visit: <http://www.concord.edu/academics/business>

### **General Expectations of Division of Business Students**

Expectations for students enrolled in Division of Business courses can be found at:  
<http://www.concord.edu/academics/business/current-students/policies>

### **Concord University Honor Code**

Participants in this course are bound by the Concord University Honor Code, as stated in the Student Handbook:

*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.*

### **Concord University Inclement Weather Policy**

Concord University policies and procedures related to inclement weather can be found at:  
<http://www.concord.edu/emergency-alerts>

Additionally, Concord University encourages everyone to register to receive instant emergency text message alerts via cell phones and/or email alerts at:

<http://sms.concord.edu/>

These alerts include information about closings and delays due to weather, but also include other alerts that relate to the safety of our campus community.

### **For student with disabilities**

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 Disability Services Coordinator, Nancy Ellison, at nellison@concord.edu for assistance.

Concord University's Protocol and Procedures for Serving Students with Disabilities as covered under Section 504/ADA can be found at:

<http://www.concord.edu/parents-visitors/ada-campus-access-plan>.

## **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.

## **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](mailto: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.

**Disclaimer** – This syllabus is subject to change based on the needs of the class. Please check it regularly. All updates/changes to this syllabus will be posted on the course's Blackboard site.

## PLANNED COURSE SCHEDULE

WEEK	DATE	CLASS WORK & ASSIGNMENT	ASSIGNMENT	DUE DATE
1	17-Jan	Intro & Review Of Syllabus, Chapter 1 Review & Class Activity	Chapter 1 Assignment	24-Jan
2	24-Jan	Chapter 2 Review & Class Activity	Chapter 2 Assignment	31-Jan
3	31-Jan	Chapter 3 Review & Class Activity	Chapter 3 Assignment	7-Feb
4	7-Feb	Chapter 4 Review & Class Activity	Chapter 4 Assignment Study for Exam 1	14-Feb
5	14-Feb	Chapter 5 Review & Review for Exam 1	Chapter 5 Assignment Exam 1	21-Feb
6	21-Feb	Exam 1 & Chapter 6 Review	Chapter 6 Assignment	28-Feb
7	28-Feb	Chapter 7 Review & Class Activity	Chapter 7 Assignment	7-Mar
8	7-Mar	Chapter 8 Review & Class Activity	Chapter 8 Assignment, Study for Exam 2	21-Mar
	14-Mar	No Class	NONE	
9	21-Mar	Chapter 9 Review & Class Activity	Chapter 9 Assignment, Exam 2	28-Mar
11	28-Mar	Chapter 10 Review & Review for Exam 2	Chapter 10 Assignment	4-Apr
12	4-Apr	Exam 2 Chapter 11 Review	Chapter 11 Assignment	11-Apr
13	11-Apr	Chapter 12 Review & Class Activity	Chapter 12 Assignment	18-Apr
14	18-Apr	Chapter 13 Review & Class Activity	Chapter 13 Assignment	25-Apr
15	25-Apr	Chapter 14 Review & Class Activity	Chapter 14 Assignment	2-May
16	2-May	Chapter 19 Review & Review for Final Exam	Chapter 19 Assignment, Study for Final Exam	9-May
17	9-May	Final Exam	None	