

# *Course Syllabus*

---

**Course:** FIN 3330 – Personal Financial Planning

Fall Term, 2015

- FIN 3330.001 Mon & Wed: 11:30am-12:45pm, JSOM 2.722
  - FIN 3330.501 Mon & Wed: 05:30pm-06:45pm, JSOM 1.212
  - FIN 3330.002 Sat: 9:00am-11:45am, JSOM 2.722
- 

## **Professor Contact Information**

Jeffrey A. Manzi, Ph.D., CFA

Office: JSOM 14.210

Office Phone: 972-883-4884\*

email: Jeffrey.Manzi@UTDallas.edu

Office Hours: Wednesday, 2PM – 5PM, and by appointment\*

\*email, versus voicemail, is the best way to leave me a message. Also, I have found that most questions may be effectively asked and answered via email. I will try to reply to your email within 12 hours, probably much sooner.

---

## **Course Pre-requisites, Co-requisites, and/or Other Restrictions**

ACCT 2301 and (MATH 1326 or MATH 2414 or MATH 2419) and (MATH 2333 or MATH 2415 or MATH 2418 or CS 2305 or OPRE 3333). Corequisite: OPRE 3360 or STAT 3360.

It is expected that students are proficient in (1) basic statistics, (2) accounting & financial statement analysis, and (3) basics of time value of money.

---

## **Course Description**

Introduction to personal financial planning concepts and applications. Topics include insurance planning, retirement planning, investment planning, asset accumulation and distribution planning, tax planning, estate planning, and employee benefit planning. Open only to students majoring in either finance or accounting.

---

## **Student Learning Objectives/Outcomes**

Upon completion of this course, students will be able to:

- Describe the major components of a personal financial plan.
  - Construct and evaluate personal financial statements.
  - Describe issues associated with liquidity and credit management.
  - Explain how personal loans are procured and used.
  - Discuss the types and uses of life, health, personal property and personal liability insurance.
  - Describe the types, characteristics, and appropriate use of securities in personal investment portfolios.
-

## Required Textbooks and Materials

Personal Finance, 5e. Madura, 2014.

### Print Options

ISBN-10: 0133423964 // ISBN-13: 9780133423969

Publisher: Prentice Hall // Copyright: 2014

Format: Unbound (saleable) with Access Card; 696 pages

ISBN-10: 0133423972 // ISBN-13: 9780133423976

Publisher: Prentice Hall // Copyright: 2014

Format: Paper Bound Book w/ Pin; 696 pages

### eBook Option

MyFinanceLab with Pearson eText -- Instant Access -- Personal Finance, 5th Edition

ISBN-13: 978-0-13-301435-8

Text materials may be ordered from the Pearson Website below:\*

<http://www.mypearsonstore.com/bookstore/personal-finance-plus-new-myfinancelab-with-pearson-0133423972>

\*Regardless whether you elect to purchase the eBook versus the print book, you will need the Access Card to be able to do homework assignments and take quizzes in MyFinanceLab.

Financial Calculator: The TI BAII Plus is recommended and the only one supported.

---

## Assignment & Academic Calendar\*

Week of	Topic	(Chapter)
8/24	Introduction	
	Essentials of Financial Planning	(Chapter 1)
8/31	Personal Financial Statements	(Chapter 2)
9/7	Banking and Interest Rates	(Chapter 5)
9/14	<b>Exam 1 (Chapters 1, 2, &amp; 5)</b>	
	Money Management	(Chapter 6)
9/21	Establishing Credit	(Chapter 7)
9/28	Managing Credit	(Chapter 8)
10/5	Personal Loans	(Chapter 9)
10/12	<b>Exam 2 (Chapters 6-9)</b>	
	Personal Property Insurance	(Chapter 11)
10/19	Health and Disability Insurance	(Chapter 12)
10/26	Life Insurance	(Chapter 13)
11/2	<b>Exam 3 (Chapters 11-13)</b>	
	Essentials of Personal Investments	(Chapter 14)
11/9	Stock Investments	(Chapter 15)
11/16	Bond Investments	(Chapter 16)
11/23	<b>No Classes</b>	
11/30	Mutual Fund Investments	(Chapter 17)
12/7	Personal Investments Summary	
	<b>Exam 4 (Chapters 14-17)</b>	

\*Notes:

- Each student is responsible for staying current with university drop/withdrawal deadlines.
- Homework exercises and quizzes are assigned in MyFinanceLab for each of the chapters that are covered. The due dates for homework and quizzes is indicated in MyFinanceLab.
- A detailed schedule of activities and important dates will be maintained your eLearning portal for the course – please log on daily.

## Grading Policy

### Grade Components and Weights

- Homework and Quizzes = 280 points
- Exams = 4 @ 180 points each = 720 points
- Total possible points = 280 + 720 = 1,000 points

### Grade Scale

933 – 1,000 = A  
900 – 932 = A-  
867 – 899 = B+  
833 – 866 = B  
800 – 832 = B-  
767 – 799 = C+  
733 – 766 = C  
700 – 732 = C-  
667 – 699 = D+  
633 – 666 = D  
600 – 632 = D-  
0 – 599 = F

---

## Course & Instructor Policies

**eLearning:** You are expected to stay current with information that is posted contained in eLearning for this course. Important dates, assignments, documents, and important communications will be posted on eLearning.

**Make-up exams:** No make-up exams will be given unless pre-arranged and/or a note from a doctor is provided (or comparable evidence for car accidents, etc.). Arranging for travel prior to the final exam as an excuse to miss the scheduled final exam is unacceptable.

**Late work:** Assignments and Quizzes are due by the dates and times indicated in MyFinanceLab. Assignments turned in after this time will not be accepted.

**Class attendance:** Expected.

**Extra credit work:** None

**Classroom Citizenship:** Behave as you would want me or another to behave towards you if our positions were reversed. However, should you fail to behave in a manner that I find acceptable, then do not be surprised if I ask you change your behavior or ask you to leave class. Note: You are responsible for asking questions when you do not understand the material covered in class. I cannot help you if you do not ask for help.

**Computation Aids:** As with professional certification exams, you will be only allowed to use a calculator on your exams. I recommend that if you do not already have a financial calculator you consider the TI BAII Plus, or the TI BAII Plus Professional as these calculators can be used on most certification exams (e.g., CPA, CFA, etc.). If you use a calculator, then you will be responsible for knowing how to use it prior to the exam. **You may not use a cell phone or similar device that can store large amounts of text or have internet access as a computational aid.**

---

## UT Dallas Syllabus Policies and Procedures

The University of Texas at Dallas provides a number of policies and procedures designed to provide students with a safe and supportive learning environment. Brief summaries of the policies and procedures are provided for you at <http://go.utdallas.edu/syllabus-policies> and include information about technical support, field trip policies, off-campus activities, student conduct and discipline, academic integrity, copyright infringement, email use, withdrawal from class, student grievance procedures, incomplete grades, access to Disability Services, and religious holy days.

## **AccessAbility Services**

It is the policy and practice of The University of Texas at Dallas to make reasonable disability-related accommodations and/or services for students with documented disabilities. However, written notification from the Office of Student AccessAbility (OSA) is required (see <http://www.utdallas.edu/studentaccess>). If you are eligible to receive disability-related accommodations and/or services and to ensure accommodations will be in place when the academic semester begins, students are encouraged to submit documentation four to six weeks in advance. Students who have questions about receiving accommodations, or those who have, or think they may have, a disability (mobility, sensory, health, psychological, learning, etc.) are invited to contact the Office of Student AccessAbility for a confidential discussion.

---

JSOM is a professional school whose mission, in part, is to prepare students for the business community. Therefore, students will present themselves with commonly accepted business manners and appearance. Doing so will add to one's professional points. Comet Creed This creed was voted on by the UT Dallas student body in 2014. It is a standard that Comets choose to live by and encourage others to do the same: "As a Comet, I pledge honesty, integrity and service in all that I do."

---

## **Comet Creed**

*This creed was voted on by the UT Dallas student body in 2014. It is a standard that Comets choose to live by and encourage others to do the same:*

"As a Comet, I pledge honesty, integrity, and service in all that I do."

---

***The descriptions and timelines contained in this syllabus are subject to change at the discretion of the Professor.***