

Course Syllabus

Course: FIN 3330 – Personal Financial Planning

Summer Term 2016

- FIN 3330.0U1 Tues & Thurs: 12:30am-2:45pm, JSOM 12.202
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Professor Contact Information

Jeffrey A. Manzi, Ph.D., CFA

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Office Hours: TH 11:30AM – 12:30PM, or by appointment*

*email is by far 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 typically reply to your email within 8 hours.

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.

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:

- Explain the major components of a personal financial plan.
 - Construct a usable personal budget.
 - Compare alternative financial institutions.
 - Explain the components of a credit report.
 - Describe the fundamental provisions of health, auto, and life insurance contracts.
 - Explain the process for obtaining personal loans and home mortgages.
 - Describe personal investment opportunities.
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Required Textbooks and Materials

Personal Finance, 5e., Madura, Jeff., Publisher: Pearson/Prentice Hall, Copyright: 2014.

Paperback	Loose-leaf	eBook
ISBN-10: 0132994348	ISBN-10: 0132986213	ISBN-10: 0133380157
ISBN-13: 9780132994347	ISBN-13: 9780132986212	ISBN-13: 9780133380156

You will not need access to MyFinanceLab. Text materials may be ordered directly from the Pearson Publishing via <http://www.mypearsonstore.com/bookstore/personal-finance-plus-new-myfinancelab-with-pearson-0133423972>

Assignment & Academic Calendar*

WEEK	Topic	Chapter(s)
(1) (05/24 & 05/25)	Introduction Essentials of Financial Planning Personal Financial Statements	Chapter 01 Chapter 02
(2) (05/31 & 06/02)	Personal Tax Planning Concepts Exam 1: Chapters 1, 2, & 4 Project Part 1 Due	Chapter 04
(03) (06/07 & 06/09)	Banking and Interest Rates Money Management	Chapter 05 Chapter 06
(04) (06/14 & 06/16)	Establishing Credit Managing Credit Exam 2 (Chapters 5-8)	Chapter 07 Chapter 08
(05) (06/21 & 06/23)	Personal Property Insurance Health and Disability Insurance	Chapter 11 Chapter 12
(06) (06/28 & 06/30)	Life Insurance Exam 3 (Chapters 11-13) Project Part 2 Due	Chapter 13
(07) (07/05 & 07/07)	Personal Loans Buying and Financing a Home	Chapter 09 Chapter 10
(08) (07/12 & 07/14)	Essentials of Personal Investments Exam 4 (Chapters 9, 10 & 14)	Chapter 14
(09) (07/19 & 07/21)	Investing in Stocks Investing in Bonds	Chapter 15 Chapter 16
(10) (07/26 & 07/28)	Mutual Fund Investments Retirement Planning	Chapter 17 Chapters 19
(11) (08/02 & 08/04)	Estate Planning Exam 5 (Chapters 15, 16, 17, 19 & 20)	Chapter 20

*Notes:

- Each student is responsible for staying current with university drop/withdrawal deadlines.
- A detailed schedule of activities and important dates will be maintained in the eLearning portal for this course – please log on daily to stay current.

Grading Policy

Grade Components and Weights

- Exams = 5 @ 180 points each = 900 points
 - Project Part 1 75 points
 - Project Part 2 25 points
- Total 1,000 points

Grade Scale

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

Course & Instructor Policies

eLearning: You are expected to stay current with information that is posted on eLearning for this course. Exam dates, assignments, reference 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.).

Late work: Assignments and exams will not be accepted after their due dates.

Class attendance: Expected.

Extra credit work: None

Computation Aids: As with professional certification exams, you will be only allowed to use a calculator on your exams. It is recommended that if you do not already have a financial calculator you consider the TI BAII Plus or the TI BAII Plus Professional. These calculators are affordable and are accepted for use on most professional 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 device that can store large amounts of text or provide 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."

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