

	Course	FIN 3300 Section 001 (83324) Personal Finance
	Professor	Randall S. Guttery, Ph.D.
	Term	Fall 2016
	Meetings	Thursday 4:00 – 6:45 pm JSOM 2.722

Professor's Contact Information

Phone	972-883-5910
Office Location	JSOM 14.306 (new building, 4 th floor)
Email Address	guttery@utdallas.edu
Office Hours	By appointment and "open door"
Other Information	Please email me at above email – not via eLearning

General Course Information

Pre-requisites	None
Course Description	This course is designed to help students prepare for a financially challenging world and to introduce the concepts and methods of personal finance. The financial planning process, the time value of money, taxation, credit, budgeting, housing, insurance, and employee benefits will be explored. The course will enable students to manage their finances and develop their own personal financial plans.
Learning Outcomes	At the end of the course, students will be able to: <ul style="list-style-type: none"> • Prepare and calculate a budget • Evaluate various insurance products' benefits and costs • Calculate various types of taxes • Evaluate basic investment products' risks • Articulate different types of retirement plans' pros and cons
Required Text	<i>Personal Finance, 10th Edition</i> , © 2012, by J. Kapoor, L. Dlabay & R. Hughes, McGraw-Hill Publishing. ISBN-13: 978-0-07-353069-7
Text Resources	Provided by instructor / publisher
Calculators/ Computers	Recommended: TI BA II Plus. Some homework may require a financial calculator. No alpha-numeric calculators are allowed at any time and no calculators can be shared during exams. Laptops will be prohibited if used for non-class reasons.
Class Schedule	Though the class dates are set, the material covered each session remains fluid and may be updated throughout the semester.

Course Policies

Course Grade/ Exam Chapters	<table> <tr> <td>Exams 1-5*^</td><td>70%</td></tr> <tr> <td>Exam 6</td><td>20%</td></tr> <tr> <td>Homework / Project</td><td>10%</td></tr> </table> <p>* Students may be given alternative dates on which to vote for Exams 1-5; simple majority prevails. Exam 6 date determined by Instructor. ^ 16% each for four highest exam scores; 6% for lowest exam score</p> <p>Exam 1 Chapters: 1, 3 Exam 2 Chapters: 4-5 Exam 3 Chapters: 6-7 Exam 4 Chapters: 8-9 Exam 5 Chapters: 10-12 Exam 6 Chapters: 13-19 (include only chapters we cover)</p>	Exams 1-5*^	70%	Exam 6	20%	Homework / Project	10%
Exams 1-5*^	70%						
Exam 6	20%						
Homework / Project	10%						
Grading	<p>A= 90-100% B=80-89.9% C=70-79.9% D= 60-69.9% F=Below 60%</p>						
Examination Policy	<p>There will be six (6) exams beginning promptly at the end of lectures; any student who is late for an exam will not be given extra time to complete the exam. Each exam may cover material from the beginning of the semester through the previous lecture.</p> <p>The material covered in class will be weighted most heavily on the exams; however, material in the book and on handout sheets which may not be covered in class may also be covered on the exams. No hats, headsets, or smart devices are allowed during exams. The use of cell phones, smart watches/glasses, etc. during an exam will result in a grade of Zero. Smart devices may be held by instructor during exams. <u>UTD issued IDs are required for all exams.</u></p> <p>Cheating: Includes but is not limited to the use or attempted use of unauthorized materials, information, or study aids in any academic exercise; the use of sources beyond those authorized by the instructor in completing any academic exercise or, engaging in any behavior specifically prohibited by the faculty member in the course syllabus or class discussion. Academic exercise includes all forms of work submitted for credit or hours.</p> <p>No make-up exams will be given except under extraordinary circumstances because your lowest score of Exams 1-5 counts only 6%. Vacationing, booking an early flight at semester's end or attending a wedding does not meet this condition. Once an exam has started, no student may leave the examination room or desk until he or she has finished the exam and turned it in to the exam proctor. If you have three final exams the same day and want Exam 6 moved, you must receive instructor's approval and give a one week notice in writing. If granted,</p>						

	<p>the exam must be taken before the scheduled exam date and time.</p> <p><u>APPEALS:</u> Exams are graded anonymously. In the event of obvious math errors on instructor's part, let me know during class. All other appeals must be in writing within one week of exams being returned to the class, stating why your answer was correct. You must be able to support your argument with specific citations from the text or other material.</p>
Homework and Project	<p>Homework is due on the date and time stated in class. No late assignments will be accepted. Failure to turn in two or more assignments will be grounds for a reduction in your course grade. To receive credit for an assignment, the instructor must be able to infer a logical sequence of thought in attempting a solution to the problem or question. All homework should be on 8 1/2 x 11 white paper. Each problem or question should be easily identifiable from other questions or problems on the same page. The homework should contain the following information in the upper portion of the paper: name, course number and section, and homework title.</p>
Participation	<p>Students should read assigned chapter material <u>prior</u> to the class session and are expected to participate in class. Class participation may determine the student's grade in borderline cases. Individuals will be called upon throughout the semester to discuss the reading assignments and to present solutions to assigned questions and problems. Be prepared when you come to class. Any student who is absent will be responsible to obtain lecture notes and handouts from sources other than Dr. Guttery.</p>

UTD Policies and Procedures for Students

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://provost.utdallas.edu/home/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. You may also seek further information at these websites:

- http://www.utdallas.edu/BusinessAffairs/Travel_Risk_Activities.htm
- <http://www.utdallas.edu/judicialaffairs/UTDJudicialAffairs-HOPV.html>
- <http://www.utsystem.edu/ogc/intellectualproperty/copypol2.htm>
- <http://www.utdallas.edu/disability/documentation/index.html>

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.

DESCRIPTION OF LECTURES

Chapter	Description
1	Personal Finance Basics
2	Financial Aspects of Career Planning
3	Money Management Strategy: Financial Statements and Budgeting
4	Planning Your Tax Strategy
5	Financial Services: Savings Plans and Payment Accounts
6	Consumer Credit
7	Choosing a Source of Credit
8	Consumer Purchasing Strategies and Transportation
9	The Housing Decision
10	Property and Motor Vehicle Insurance
11	Health, Disability and LTC Insurance
12	Life Insurance
13	Investing Fundamentals
14	Stocks
15	Bonds
16	Mutual Funds
17	Real Estate and Alternative Investments
18	Retirement Planning
19	Estate Planning