

Course Syllabus

Course: FIN 3330 – Personal Financial Planning

Fall Term 2016

FIN 3330.001 Monday & Wednesday	11:30am – 12:45 pm	JSOM 2.722
FIN 3300.501 Monday & Wednesday	5:30 pm – 6:45 pm	JSOM 1.212
FIN 3300-002 Friday	9:00am – 11:45 am	JSOM 2.901

Professor Contact Information

Juliann Chapman, CFP®

Office: JSOM 14.403

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Office Hours: MW 2:00 pm to 4:00 pm, or by appointment

*email is the best way to leave me a message.

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). Co-requisite: 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.
 - Describe various retirement vehicles including social security
 - Explain the components and importance 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 various estate planning tools including legal documents each person needs.
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Required Textbooks and Materials – This is a new edition of this textbook. You will need the book as well as access to LMS integrated for MindTap. The below ‘bundle’ includes both.

Billingsley/Gitman/Joehnk -Bundle: Personal Finance Planning, Loose-leaf Version, 14th + LMS Integrated for MindTap® Finance, 1 term (6 months) Printed Access Card

| 9781337128933

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\$135.50

Assignment & Academic Calendar*

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Week of	Topic	Chapter(s)	MW Exams:	Friday Only Class Exams:
August 26, 2016	Financial Planning Process & Goals	Chapter 1		
September 2, 2016	Personal Financial Statements	Chapter 2		
	Personal Income Taxes	Chapter 3		
	Managing Cash & Building Net Worth	Chapter 4		
EXAM #1	Chapters 1, 2, 3 & 4	No class 9/9	Thursday 9/1 - 9/9	Friday 9/2 12 noon - Saturday 9/10
September 16, 2016	Auto and Home Decisions	Chapter 5		
September 23, 2016	Credit and Credit Report	Chapter 6		
September 30, 2016	Consumer Loans	Chapter 7		
EXAM #2	Chapter 5, 6, & 7		Tuesday 9/27 - 10/1	Friday 9/30 11am - Tuesday 10/4
October 7, 2016	Life Insurance	Chapter 8		
October 14, 2016	Health Insurance	Chapter 9		
October 21, 2016	Property (Home & Auto) Insurance	Chapter 10		
EXAM #3	Chapters 8, 9, 10		Tuesday 10/18 - 10/22	Friday 10/21 11 am - Tuesday 10/25
October 28, 2016	Retirement Planning	Chapter 14		
November 4, 2016	Estate Planning	Chapter 15		
November 11, 2016	Legal Documents			
EXAM #4	Chapter 14, 15		Tuesday, 11/8 - 11/12	Friday 11/11 11 am - Tuesday 11/15
November 18, 2016	Investment Markets	Chapter 11		
December 2, 2016	Investing in Stocks & Bonds	Chapter 12		
	Mutual Funds & Other	Chapter 13		
EXAM #5	Chapters 11, 12, 13		Tuesday 12/6	Friday 12/2 11 am - Tuesday 12/6

*Notes:

- **Exams** will be taken at the testing center. You will be provided one class period off as well as a number of days in which to schedule your exam. Each student is responsible for securing an acceptable time to take the exam. The testing center is unavailable certain days due to other testing center conflicts.
- 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.
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Grading Policy

Grade Components and Weights

- Exams = 5 @ 170 points each = 850 points
- Mind Tap Practice and Activities – 10 points per chapter for 15 chapters = 150 points
- Total possible points = 1,000 points
- Professor retains the right to provide extra small bonus points during class time at Professor's sole discretion. All students present will be eligible to participate.

Grade Scale

967 – 1000 = A+	867 – 899 = B+	767 – 799 = C+	667 – 699 = D+	
900 – 967 = A	800 – 866 = B	700 – 766 = C	600 – 666 = D	0 – 599 = F

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.). You will have several days to schedule each exam with the testing center.

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

Class attendance: Expected but not required. Professor may provide additional small point rewards for certain days of attending or participating in class activities. These points are discretionary.

Extra credit work: None

Computation Aids: As with professional certification exams, you will be 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.** : You are expected to be able to use a calculator to compute the 5 financial functions (Number of Years, Interest Rate, PV, PMT, and FV) Throughout your life, you may be called on to make various computations. This class does not teach the calculator, and does not care which calculator you use. If you want to borrow a book from my office to get up to speed with your calculator, please come by and check it out

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."

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