

Course Syllabus

Course: FIN 3330 – Personal Financial Planning

Fall Term 2019

FIN 3330.001 Friday	10:00 am – 12:45 pm	JSOM 12.206
FIN 3330.002 Friday	1:00 pm – 3:45 pm	JSOM 12.206
FIN 3300.003 Thursday	10:00 am – 12:45 pm	JSOM 12.212
FIN 3300-004 Thursday	1:00 pm -- 3:45 pm	JSOM 12.212

Professor Contact Information

Juliann (Julie) Chapman, CFP®
Office: JSOM 14.403

Office Phone – 972-883-5088

Email: jchapman@UTDallas.edu Please **Include your class section with each email**
(Or Thursday/Friday morning or afternoon)

Office Hours: Th/F 9:00 am to 10:00 am or before or after class or by appointment

*Email is the best way to leave me a message. I am most happy to talk with you and get to know each of you.

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.
 - Establish goals. Construct a usable personal budget.
 - 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 retirement vehicles including social security
 - Describe various estate planning tools including legal documents each person needs.
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Required Course Materials

Financial Calculator-for use in class and on exams

This course will require Billingsley/Gitman/Joehnk Personal Financial Planning with MindTapV3.0 for Billingsley/Gitman/Joehnk's Personal Financial Planning, 1 term Printed Access Card; | 9780357128565; 12/11/2018 © 2019; 14th Edition undefined.

The book purchase price is \$140. It is cheaper to use Cengage Unlimited – a digital subscription service. With Cengage Unlimited you can access ANY Cengage materials you are using across ALL of your courses **Cengage Unlimited costs \$119.99 for four months, \$179.99 for twelve months or \$239.99 for twenty-four months. The UT Dallas bookstore can handle the Cengage Unlimited as well for the \$119.99.** You may also get a print rental when you activate MindTapV3.0 Finance, for just **\$7.99 which includes round-trip shipping.**

NOTES: All exams will be taken at the testing center. 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. You must schedule your exam times with the testing center at least 72 hours PRIOR to exam day. Set up a time as soon as possible for all exams. It is easier to change a time than to get one later. You *may* be able to walk into the center and take the exam if they have space available.

- 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.
- MINDTAP assignments are DUE at 11 pm on the final testing day for those chapters. It is a good idea to complete these assignments BEFORE you take your tests!!

Fall 2019 FIN 3330	Topic	Chapter(s)	Testing Center Exam Dates
Week of			
Thurs/Fri, Aug. 22 23	Financial Planning Process & GOALS	Chapter 1	
	Personal Financial Statements	Chapter 2	
Thurs/Fri, Aug. 29 30	Personal Income Taxes		
Thurs/Fri, Sept 5 6	Managing Cash, Checking	Chapter 4	
EXAM 1 @ Testing Center	Chapters 1, 2, 3 & 4		
Thurs/Fri, Sept 12 13	Auto and Home Decisions	Chapter 5	
Thurs/Fri, Sept 19 20	Credit and Credit Report & start Ch 7	Chapter 6	
Thurs/Fri, Sept 26 27	Auto & Home Loans	Chapter 7	
EXAM 2 @ Testing Center	Chapter 5, 6, & 7		Thursday 9/26 - Friday 10/4
Thurs/Fri, Oct 3 4	Life Insurance & Health Insurance	Chapter 8	Midterm Grades due
Thurs/Fri, Oct 10 11	Health Insurance & Home Insurance	Chapter 9&10	
Thurs/Fri, Oct 17 18	Auto Insurance & Insurance Review	Chapter 10	
EXAM 3 @ Testing Center	Chapters 8, 9, 10		Thursday 10/17 - Friday 10/25
Thurs/Fri, Oct 24 25	Retirement Planning	Chapter 14	
Thurs/Fri, Oct 31 Nov 1	Estate Planning	Chapter 15	
EXAM 4 @ Testing Center	Chapter 14, 15		Thursday 10/31 - Friday 11/8
Thurs/Fri, Nov. 7 8	Investing in Stocks & Bonds	Chapter 12	
Thurs/Fri, Nov 14 15	Mutual Funds & Other	Chapter 13	
EXAM 5 @ Testing Center	Chapters 12, 13		Thursday 11/14 - WED. 11/20
Thurs/Fri, Nov. 21 22	Legal Documents & Project		Last Class

*Notes:

Grading Policy

Grade Components and Weights

- Exams = 5 @ 200 points each = The best 4 exams count -- 4 x 200= 800
- Mind Tap Practice and Activities – 15 points per chapter for 14 chapters = 210 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 -- NOTE: 899 points IS a B+. It is your job to earn the points to achieve the grade you desire.

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 timely note from a doctor with phone number to verify 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 but not required. Professor may provide additional small point rewards for certain days of attending or participating in class activities. These points are discretionary and will only be provided for those in class..

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.
