FINC 3501- PERSONAL FINANCE
Expanded Course Outline
Summer, 2012
95+% On-Line Course

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I. Catalog Description

A non-technical course of general application stressing personal financial planning, budgeting, savings and investments, small business ownership, estate planning, and retirement income.

II. Required Background or Experience

A. Prerequisite: None

B. General Education (Core) Contribution: The course uses the writing skills developed in English courses, oral skills developed in speech courses, mathematical methods and critical thinking acquired in mathematics courses.

III. Expected Outcomes: (http://www.westga.edu/rcob/index_10607.php)

A. Communicate effectively in writing - LG1 (Learning Goal 1).

B. Apply basic quantitative skills to personal finance problems – LG2.

C. Use computer resources to research and analyze personal finance problems – LG3.

D. Understand the financial planning process from college to retirement – LG6.

E. Have an understanding of legal and ethical considerations that affect financial decision-making – LG4.

IV. Text and References

A. Get a Financial Life: Personal Finance in Your Twenties and Thirties by Beth Kobliner. (copyright 2009). (This is available in paperback at a suggested retail price of $16.00 U.S. ($18.99 Canada). Various on-line handouts and Internet links will also be used.

V. Special or Unique Student Material:

A basic calculator is needed.
VI. Special or Unique University Facilities:

None. However, access to an Internet connected computer is required to complete the course.

VII. Expanded Description of the Course and Instructional Method:

A. Expanded Description of the Course: This self-paced course examines the financial problems and feasible solutions over the student’s life time. The life time cycle approach begins with graduation from college and ends with preparation for retirement and after. Budgeting techniques and savings are examined as a means of achieving financial independence. This course covers the basics of investments, retirement planning, insurance, and estate planning.

B. Instructional Methods:
   a. Internet Materials: Various materials are available on CourseDen.
   b. Outside Assignments: Students are required to complete personal financial analyses. The assignments are intended to introduce students to various sources of financial data. A substantial portion of the data and analysis must be completed using computer programs and Internet.

VIII. Methods of Evaluating the Outcomes:

A. Evaluation tools: Your overall grade is based on online quizzes, online Final Exam and a large, multi-part project. Weights are shown below. (See Scheduled Exams policy.)

<table>
<thead>
<tr>
<th>GRADING WEIGHTS</th>
<th>GRADING SCALE</th>
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<tbody>
<tr>
<td>CourseDen Quizzes</td>
<td>35%</td>
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<tr>
<td>Assignment #1</td>
<td>10%</td>
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<tr>
<td>Assignment #2</td>
<td>15%</td>
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<tr>
<td>Course Den Final Exam</td>
<td>40%</td>
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<tr>
<td>Letter Grade</td>
<td>Final Grade</td>
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<tr>
<td>A</td>
<td>90</td>
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<td>B</td>
<td>80</td>
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<td>C</td>
<td>70</td>
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<td>D</td>
<td>60</td>
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<td>F</td>
<td>Below 60</td>
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I reserve the right to “curve” grades, but given the relative ease of this course, you should not expect a “curve.”
B. Administrative Policies
   a. As this is a 95+% online course, the primary method of communication will be E-mail. Please use the CourseDen email associated with the course section. I will send most information via CourseDen email and CourseDen announcements.
   b. Grades are posted in CourseDen. As the assignments and quizzes must be hand graded, there may be a several day delay between your submission of work and the recording of your grades in CourseDen. Your grade will show as “partial” until handgrading is completed.
   c. Due to major changes in the economy, I am revising many aspects of the course. As such, it is possible that the study modules, including quizzes, may differ depending upon when you complete the module. Students completing the original version of a module will not be required to complete the revised version of a module.
   d. Requests for exam score adjustments must be made in writing within ONE WEEK of the scores being posted in CourseDen. Only WRITTEN (Email is accepted) requests will be considered.
   e. **Attendance Policy and Required Work:**
      
      i. **Regular Class Meetings:** This is a mostly online class. I will be holding a voluntary help session each Friday from 2-4 that is tentatively scheduled for Room 217 of Adamson Hall.
      
      ii. **Scheduled Assignments, Quizzes and Final Exam:** You will have until **Sunday, July 15, 2012 at 11:30 P.M.** in which to complete your assignments, quizzes, and final exam. Please note that the earlier you complete this course, the earlier you will know your course grade.
   
   f. **General:** You are responsible for knowledge of any administrative announcements (test information, schedule changes, etc.) that are distributed via email, video, or CourseDen announcements.
   g. Code of Conduct: Honesty and integrity are necessary to the academic and professional functions of business. Dishonesty undermines the foundation of the academic environment. Improper academic conduct shall be interpreted to mean the obtaining and using of information during an examination by means other than those permitted by the instructor, including supplying such information to other students. All forms of academic dishonesty, including cheating, plagiarism, and falsification of academic records are subject to disciplinary action.

C. Learning Domains:
IX. TENTATIVE SCHEDULE

1. Course Introduction
2. Self-Identification
3. Goal Setting
4. Budgeting
5. Banking and Use of Credit
6. Wise Purchasing
7. Basics of Savings and Investing
8. Terms of Savings and Investing
9. Basics of Insurance
10. Taxes
11. Transportation
12. Housing
13. The Cycle of Life
14. Budget Reconciliation
15. Information on Online Final Exam

NOTE 1: This course covers the following AACSB perspectives: influence of legal and regulatory issues; ethical issues; written and oral communication; and social issues.

NOTE 2: This course covers the following teaching objectives: developing oral communication skills; developing analytical/critical thinking; and encouraging social responsibility.

Addendum to Course Syllabi for the Dept. of Accounting & Finance

MY.WESTGA.EDU

The policy of the University of West Georgia is that each student is responsible for checking his/her my.westga.edu e-mail account on a regular basis.

EXTRA CREDIT

There is no extra credit in this course beyond that explicitly stated in the course syllabus.

WORK FROM OTHER COURSES

Work submitted for credit in other courses will not be accepted for credit in this course.