TEXT: PERSONAL FINANCIAL PLANNING (12th EDITION) BY GITMAN & JOEHNK

FINANCIAL CALCULATOR NEEDED (Hewlett Packard 10B II)

Course Description: Income and consumption patterns, consumer protection and financial analysis of consumer problems; and personal money management.

Objective: To provide students with the tools and techniques of personal financial planning as well as the resources available to manage their personal finances. Students will be exposed to budgeting, cash and asset management, insurance and investments.

Expected Learning Outcomes:

Upon successful completion of this course, students should be able to:

- demonstrate an understanding of the time value of money and use a financial calculator to compute time value of money problems
- specify financial goals and create personal financial statements, including a balance sheet, income and expense statement and budget
- identify wise debt management practices and compare debt alternatives
- identify ways to improve an individual’s credit score and defend against identity theft
- demonstrate decision-making skills used to make major consumer purchases such as a home or automobile
- recognize the impact of taxes on personal finances and prepare an individual income tax return
- classify potential risks faced by individuals and families and identify strategies for handling these risks
- identify basic insurance terminology and coverage options
• distinguish between the most common banking and investment products and assess the relationship between liquidity, risk and return of these products

• distinguish between the major retirement savings vehicles and recognize the importance of retirement planning

**Methods for Assessing the Learning Outcomes:** In-class discussions, in-class assignments, exams

**Grading:** There will be 4 hourly exams and a final exam. The lowest exam grade will be dropped. The 4 highest exam grades will each count 20% of the final grade. **There will be no makeup exams.** If an exam is missed, that will count as the drop grade. A student may elect to drop the final exam. In addition to exams, there will be in-class assignments. These will be open-book and open-note assignments and students are encouraged to work in groups. The average of these assignments will count as 20% of the final grade. **No makeups will be given for assignments missed.**

**Exam material is as follows:**

Exam I  Chapters 1-3  
Exam II  Chapters 4-5  
Exam III  Chapters 6-7  
Exam IV  Chapters 11-13  
Final Exam  Chapters 8 & 10

**Academic Honesty:** Students are expected to maintain complete honesty and integrity in the classroom. Students are responsible for understanding and complying with the university Academic Honor Code and the ASU Student Handbook. Cheating will not be tolerated in this course and is a violation of the University’s academic policy. Any student found guilty of dishonesty in academic work is subject to disciplinary action.

**Students with Disabilities:** Reasonable accommodation for students with disabilities will be made. Students desiring academic accommodations must contact the Student Life Office and should do so early in the term.
Finance 3362
Summer Schedule, 2018

Monday, June 4  Chapters 1-2 –Intro; Fin. Stmts.
Tuesday, June 5  Chapter 2 – Fin. Ratios; TVM
Wednesday, June 6  Chapter 3– Time Value of Money
Thursday, June 7  Chapters 2-3 – TVM; Taxes
Friday, June 8  Exam I

Monday, June 11  Chapter 4 – Managing Cash
Tuesday, June 12  Chapter 5 – Buying A House
Wednesday, June 13  Chapter 5 – Buying a Car

Thursday, June 14  Exam II

Friday, June 15  Chapter 6 – Using Credit
Monday, June 18  Chapter 6 – Using Credit
Tuesday, June 19  Chapter 7 – Consumer Loans
Wednesday, June 20  Chapter 7- Consumer Loans

Thursday, June 21  Exam III

Friday, June 22  Chapter 11 – Investment Planning
Monday, June 25  Chapter 12 – Stocks and Bonds
Tuesday, June 26  Chapter 12 – Stocks and Bonds
Wednesday, June 27  Chapter 13 – Mutual Funds

Thursday, June 28  Exam IV

Friday, June 29  Chapter 8 – Life Insurance
Monday, July 2  Chapter 10 –Property Insurance
Tuesday, July 3  Final Exam