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:**

<table>
<thead>
<tr>
<th>Exam</th>
<th>Chapters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam I</td>
<td>Chapters 1-3</td>
</tr>
<tr>
<td>Exam II</td>
<td>Chapters 4-5</td>
</tr>
<tr>
<td>Exam III</td>
<td>Chapters 6-7</td>
</tr>
<tr>
<td>Exam IV</td>
<td>Chapters 11-13</td>
</tr>
<tr>
<td>Final Exam</td>
<td>Chapters 8 &amp; 10</td>
</tr>
</tbody>
</table>

**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.

**College of Business Code of Ethics**

Students, faculty, administrators and professional staff of the College of Business should always:
• Be forthright and truthful in dealings with all stakeholders
• Take responsibility for one’s actions and decisions
• Serve as an example of ethical decision-making and behavior to others
• Admit errors when they occur, without trying to conceal them
• Respect the basic dignity of others by treating them as one would wish to be treated

Finance 3362
Summer Schedule, 2019

Monday, June 3  Chapters 1 - Introduction
Tuesday, June 4  Chapter 2 – Fin. Stmts. & Ratios
Wednesday, June 5  Chapter 2 – Time Value of Money
Thursday, June 6  Chapter 2 – Time Value of Money
Friday, June 7

**Monday, June 10**
Tuesday, June 11  Chapter 4 – Managing Cash
Wednesday, June 12  Chapter 5 – Buying a House
Thursday, June 13  Chapter 5 – Buying a Car

**Friday, June 14**

**Exam I**
Monday, June 17  Chapter 6 – Using Credit
Tuesday, June 18  Chapter 6 – Using Credit
Wednesday, June 19  Chapter 7- Consumer Loans
Thursday, June 20  Chapter 7 – Consumer Loans

**Friday, June 21**

**Exam III**
Monday, June 24  Chapter 11 – Investment Planning
Tuesday, June 25  Chapter 12 – Stocks
Wednesday, June 26  Chapter 12 – Bonds
Thursday, June 27  Chapter 13 – Mutual Funds

**Friday, June 28**

**Exam IV**
Monday, July 1  Chapter 8 – Life Insurance
Tuesday, July 2  Chapter 10 – Property Insurance

**Wednesday, July 3**  Final Exam