TEXT: *PERSONAL FINANCIAL PLANNING (14th EDITION)* BY GITMAN & JOEHNK

FINANCIAL CALCULATOR (required) - 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
- demonstrate decision-making skills used to make major consumer purchases such as a home or automobile
- 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: Exam questions and assignments

Grading: There will be 4 exams, including the final exam. Each exam counts 20% of the final grade. The remaining 20% of the final grade will come from class assignments due over the course.

Exam material is as follows:

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

Submitting Assignments and Exams

All assignments and exams will be done on Blackboard. Students must be able to utilize Blackboard functionality. Deadlines are absolute and assignments and exams are due by the due date. If I do not have possession of your assignment or exam by the due date, then it is late and will not be accepted. This includes accidentally submitting the wrong assignment or an incomplete assignment and not realizing your error until after the due date. Also, “.pages” files (which I think is the default word processor for Mac computers) are not acceptable. If you attach files, make sure I am able to open it in either a pdf or doc file. If you need technical support, contact the Technology Service Center at 325-942-2911 or email at helpdesk@angelo.edu or the Elearning Center (especially for Blackboard issues) at 325-486-6263

The only exception to the late work policy is if you are physically incapacitated due to severe illness or injury (a certified medical statement must be shown) or the ASU technology system is down. Excuses such as weather, technology issues on your part, and work or family issues do not count. One way to avoid being late is to start on assignments prior to the due date.

The schedule at the bottom of the syllabus shows the due dates of the assignments and the dates of the exams.
**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

**Title IX at Angelo State University:**
The University prohibits discrimination based on sex, which includes pregnancy, sexual orientation, gender identity, and other types of Sexual Misconduct. Sexual Misconduct is a broad term encompassing all forms of gender-based harassment or discrimination including: sexual assault, sex-based discrimination, sexual exploitation, sexual harassment, public indecency, interpersonal violence (domestic violence and/or dating violence), and stalking. As a faculty member, I am a Responsible Employee meaning that I am obligated by law and ASU policy to report any allegations I am notified of to the Office of Title IX Compliance.

Students are encouraged to report any incidents of sexual misconduct directly to ASU’s Office of Title IX Compliance and the Title IX Coordinator at:

**Michelle Miller, J.D.**
*Title IX Coordinator*
Mayer Administration Building, Room 210
325-942-2022
michelle.miller@angelo.edu

You may also file a report online 24/7 at [www.angelo.edu/incident-form](http://www.angelo.edu/incident-form).
If you are wishing to speak to someone about an incident in confidence you may contact the University Health Clinic at 325-942-2171, Counseling Services at 325-942-2371 or the ASU Crisis Helpline at 325-486-6345. For more information about Title IX in general you may visit www.angelo.edu/title-ix.

Finance 3362 – Schedule – Spring, 2021

Week of Jan. 25-29 Chpts. 1-2
Week of Feb. 1-5 Chapter 2 Assignment #1 Due – Monday, 2/1 Assignment #2 Due – Friday, 2/5
Week of Feb. 8-12 Chpts. 2-3 Assignment #3 Due – Tuesday, 2/9
Week of Feb. 15-19 Chapter 4 Exam I – Monday, 2/15 Assignment #4 Due – Thurs., 2/18
Week of Feb. 22-26 Chapter 5 Assignment #5 Due – Tuesday, 2/23 Assignment #6 Due – Friday, 2/26
Week of March 1-5 Chapter 6 Assignment #7 Due – Wed., 3/3
Week of March 8-12 Chpts. 6-7 Assignment #8 Due – Monday, 3/8 Assignment #9 Due – Friday, 3/12
Week of March 15-19 Chapter 7 Assignment #10 Due – Tues., 3/17
Week of March 22-26 Chapter 11 Exam II – Monday, 3/22 Assignment #11 Due – Friday, 3/26
Week of Mar. 29-April 2 Chpts. 11-12 Assignment #12 Due – Wed., 3/31
Week of April 5-9 Chapter 12 Assignment #13 Due – Monday, 4/5 Assignment #14 Due – Friday, 4/9
Week of April 12-16 Chapter 13 Assignment #15 Due – Thurs., 4/15
Week of April 19-23 Exam III –Wed., 4/21
Week of April 26-30 Chapter 8
Week of May 3-7 Chapter 10
Week of May 10-14 Final Exam. Monday, 5/10