



COURSE SYLLABUS

Course: **FINN 3003 Personal Financial Management**

Course Description:

Topics covered include personal budgeting, financial planning managing credit, taxes, insurance, investments and retirement planning.

Class Procedures:

Lecture will be based on major points from the text and on current topics. Students are encouraged to participate in and initiate class discussion. Exams will consist of both objective and subjective questions. There will be no required term paper.

Text:

Personal Finance, 4th edition, Madura/Pearson - 2006. *Wall Street Journal*

Optional Readings:

Other Selected Financial Journals

Exams and Grades:

There will be four (4) exams. Exam questions will come from the text and from materials presented in class. There may also be periodic unannounced quizzes. **There will be no make-up exams/quizzes given.**

One significant out of class assignments will be given that will comprise 20% of your semester grade.

Attendance:

Attendance will be taken.

Inclement Weather:

In the event of inclement weather, the instructor will make every effort to conduct regular classes. Class will be canceled if the University officially closes. If there is any doubt, students may contact the Undergraduate Studies Office at 575-4551

Academic Honesty:

In accordance with the Student Handbook, academic dishonesty by any student will not be tolerated. Any student caught in the act of cheating will be subject to the sanction specified in the Judiciary Handbook (it could be expulsion from the University)

The instructor reserves the right to amend this syllabus at any time during the course of the semester.

PRELIMINARY COURSE OUTLINE

- Overview of a Financial Plan
- Planning with Personal Financial Statements
- Applying Time Value Concepts
- Using Tax Concepts for Planning
- Banking and Interest Rates
- Managing Your Money
- Assessing and Securing Your Credit
- Managing Your Credit
- Personal Loans
- Purchasing and Financing a Home
- Auto and Homeowner's Insurance
- Health and Disability Insurance
- Life Insurance
- Personal Investing
- Retirement and Estate Planning