Instructor: Frank Paiano | BUS-121-05 – Tue & Thur | Name: _____
Fall 2014 | Financial Planning & Money Management | Course Syllabus

Course Description/Objective:
Introduction to financial planning and money management. Emphasis will be placed on practical personal financial management concepts and skills.

Course Content:
Financial statements, budgeting and resource allocation, tax strategies, banking, cash and debt management, purchasing strategies, insurance planning, investing fundamentals, risk management, retirement and estate planning.

Course Materials:
Required: **Focus on Personal Finance** by Kapoor, Dlabay & Hughes, 2nd edition (See bottom of class web page)
Notebook, ***Calculator*** (not your *#@☠in' cell phone!), Dedication, Organization, Motivation, Hard work, Jokes

Attendance and Lateness:
Do not miss class! Your grade depends on it. *Do not come late to lecture!* It is disrespectful to your fellow students. Come early and make friends. You will need them. *You are responsible for **all** information covered in class.* (Everything covered in class is on the web site.) This is ***not*** a valid excuse: *"But I was absent that class."* Attendance and lateness are graded. Please see the *Attendance Assignment* for further details. (In essence, attendance and lateness count for approximately one exam. *Don't miss class! Don't come late!*)

Grading:
The course grade will be based upon class participation, homework and assignments, short quizzes, exams and a comprehensive final examination. The required format and documentation will be defined by the instructor. All work will be graded and returned as quickly as possible. *Any work turned in after its due date will be automatically penalized at least ten percent unless prior consent of the instructor is obtained.* Academic dishonesty of any type by a student provides grounds for disciplinary action by the instructor or college. In written work, no material may be copied from another without proper quotation marks, footnotes, or appropriate documentation. *Please do your own work!* Grades will be assigned as follows:

A – 90% of all possible assignment, short quiz, exam, attendance, and participation points
B – 80%
C – 70%
D – 60%
F – less than 60%

Time Requirements:
The Southwestern College catalog indicates that for every one college unit, two hours should be set aside for homework. Therefore, you should plan to spend approximately six hours per week for homework. The actual time spent varies from individual to individual. The best rule of thumb is to set aside *one hour each day* for personal finance. Don't procrastinate and try to do all the reading and assignment work Saturday afternoon before the big party that night! That is not learning.

Accommodations:
Southwestern College recommends that students with disabilities or specific learning needs contact their professors during the first two weeks of class to discuss academic accommodations. If a student believes that they may have a disability and would like more information, they are encouraged to contact Disability Support Services (DSS) at (619) 482-6512 (voice), (619) 207-4480 (video phone), or email at DSS@swccd.edu. Alternate forms of this syllabus and other course materials are available upon request.

Academic Success Center Referral:
To further your success, reinforce concepts, and achieve the stated learning objectives for this course, I refer you to the Academic Success Center learning assistance services. Upon request for tutorial services, you will be automatically enrolled in NC 3, Supervised Tutoring, a free non-credit course that does not appear on your transcripts. Services are located in the ASC (420), the Writing Center (420D), the Reading Center (420), Math Center (426), the Library/LRC Interdisciplinary Tutoring Lab, MESA, specialized on-campus school tutoring labs, the HEC, and the SYEC. Online learning materials and Online Writing Lab (OWL) are available at www.swccd.edu/~asc.

Instructor Availability:
Office: 210F
Office hours: Monday & Wednesday 11:30 a.m. to 12:20 p.m.
Tuesday & Thursday 1:30 to 2:20 p.m.
Thursday 2:30 p.m. to 3:20 p.m.
E-mail: fpaiano@swccd.edu (24-hour response, Mon-Fri)
Work phone: 619-421-6700x5692
Home phone: 619-223-5264 (emergency – not after 8:30 p.m. please)
Web site: **www.WonderProfessor.com**

Or simply make an appointment!

Student Learning Objectives:
Student will create at least four written goals each including a measurable objective, a time frame, the actions needed to accomplish the goal, and the priority of the goal. Student will complete a cash flow statement (a.k.a. income statement) and a net worth statement (a.k.a. balance sheet) with either their own financial data or simulated data.

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Fall 2014 | Financial Planning & Money Management | Course Schedule

The following course schedule is subject to change as the course progresses. If you have any suggestions about the course material, please feel free to tell me personally or interject them into the classroom discussion. We will attempt to cover all this material but our emphasis is always placed on everyone understanding and using what is covered. However, I will make every attempt to satisfy those students who are anxious to move ahead on their own with extra assignments. Beginning with the fourth week, an assignment is due *every* week. The single most frequent reason for students dropping the class is because they get behind. ***If you get behind, please contact me or come see me for extra assistance in my office.***

Wk	Dates	Topics	Chap	Exam
1	Aug 19, 21	Introductions & Welcome; Getting Started		
		Part 1: Planning Your Personal Finances		
		Personal Financial Planning in Action	1	
2	Aug 26, 28	Money Management Skills: Financial Statements & Budgeting	2	
3	Sep 2, 4	Taxes in Your Financial Plan	3	
4	Sep 9, 11	Taxes in Your Financial Plan *(continued)*	3	#1*
5	Sep 16, 18	**Part 2: Managing Your Personal Finances**		
		Savings and Payment Services	4	
6	Sep 23, 25	Consumer Credit: Advantages, Disadvantages, Sources, and Costs	5	
7	Sep 30, Oct 2	**Part 3: Making Your Purchasing Decisions**		
		Consumer Purchasing Strategies and Wise Buying of Motor Vehicles	6	
8	Oct 7, 9	Selecting and Financing Housing	7	#2*
9	Oct 14, 16	**Part 4: Insuring Your Resources**		
		Home and Automobile Insurance	8	
		Health and Disability Income Insurance	9	
10	Oct 21, 23	Financial Planning with Life Insurance	10	
11	Oct 28, 30	**Part 5: Investing Your Financial Resources**		#3*
		Investing Basics and Evaluating Bonds	11	
12	Nov 4, 6	Investing in Stocks	12	
13	Nov 11, 13	Investing in Mutual Funds	13	
14	Nov 18, 20	Investing in Real Estate and Other Investment Alternatives	lecture	
15	Nov 25	**Part 6: Controlling Your Financial Future**		#4*
		Starting Early: Retirement Planning	14	
16	Dec 2, 4	Estate Planning	14	
17	Dec 9, 11	Review & Catch-up; Topics of Your Choice; Baffle the Broker		
18	Dec 16	**Final Exam:** ***Note time!***		Final
		Tuesday, December 16th, ***10:30 a.m. to 12:30 p.m.***		

* Always check www.WonderProfessor.com for the date of the next exam.