

**Texas A&M University-Corpus Christi**  
**College of Business**

**Course Number:** FINA 1307  
**Course Name:** Personal Finance  
**Semester:** Fall 2017; TR 12:30-01:45PM; OCNR-145  
**Instructor:** Dr. Ahmed Elkassabgi  
**Office:** OCNR 380  
**Phone:** TBA  
**Email:** ahmed.elkassabgi@tamucc.edu  
**Office Hours:** Six hours per week as posted

**Course Description:**

Personal Finance covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning.

**Prerequisites:** None

**Required or Supplemental Readings**

Students are responsible for checking updated materials and reading articles as mentioned by the professor in class.

The course consists of interactive course modules and the eNest Egg Financial Simulation

1. Moodle Interactive Course Modules
2. Supplemental Course Material: BlackBoard
3. eNest Egg Financial Simulation

**Important Notice:**

*Courses may require the use of exam-proctoring involving third party charges. Exam-proctoring charges may range from \$1 - \$50.00 per exam. Students may be required to schedule exams at least 24 hours in advance or incur late scheduling charges. All costs for exams are the responsibility of the student. Students may also be responsible for providing webcams to be used in test proctoring.*

**Learning Objectives:**

By the end of this course, the students will be able to:

2. Students will understand the financial planning process
3. Students will know the primary financial institutions related to personal financial issues
4. Students will be able to prepare and interpret personal financial statements for financial planning purposes
5. Students will know how to utilize the different personal insurance products in their financial plan
6. Students will understand how to utilize different investment products including stocks, bonds, and mutual funds in their financial plan
7. Students will understand the importance of estate planning and strategies that should be incorporated in their financial plan

**Major Field Test (MFT):**

The MFT is required for all students pursuing the Bachelor of Business Administration degree. Students register for the MFT in BUSI0088, Major Field Test in Business. To prepare for this test, business majors are advised to retain their class notes, textbooks, and other relevant materials from their business core courses in the areas referenced below. Completion of all College of Business core courses except MGMT 4388 is required. BUSI 0088 is CR/NC.

As an integral part of the College of Business' Assurance of Learning program, the MFT is a nationally-normed, standardized multiple-choice test developed by the Educational Testing Service and administered to senior-level business students at many AACSB International accredited institutions in the United States. It is designed to measure students' academic achievement through demonstration of their basic knowledge and understanding of key concepts, theories, and analytical methods in the functional areas of business. This test covers the areas of accounting, economics, finance, international issues, legal and social environment of business, management, marketing, quantitative business analysis, and information systems.

**Websites Used:**

Blackboard <https://bb9.tamucc.edu/>

**Electronic Device Usage:**

Computers or tablets are required to complete the course.

**Relationship to Other Coursework:**

This course provides an initial introduction to personal financial planning including insurance, investments, retirement and estate planning topics.

**Instructional Methodologies:**

Instructional techniques include lectures, student presentations, invited lectures, videotape, computer applications, class discussion, real-time securities trading, and use of electronic databases.

Students are responsible for checking updated materials and reading articles as mentioned by the professor in class.

**Performance Evaluation, Grading, and Course Policies:**

Student success in this course is a function of their willingness to work. Those students that take the initiative to attend class on a regular basis, do all required assignments, and study a reasonable length of time for exams will do very well.

**Grades may be assigned based on the following weights:**

Exam 1	15%
Exam 2	15%
Exam 3	15%
Exam 4	15%
Final Exam –	Replaces one exam grade
Exercises, Participation, and Quizzes	20%
e-Nest Egg Simulation	20%

The standard alphabetical grading scale is employed:	C	70 – 79.9	
A	90 – 100	D	60 - 69.9
B	80 - 89.9	F	0 - 59.9

### **Oral and Written Content:**

Students are expected to read assigned material prior to class and to contribute to team analyses and class discussions.

### **Preferred methods of scholarly citations:**

APA style is the only accepted method used for citations and referencing during this class. All work should be paraphrased rather than copied directly. Material used from sources other than the text should use APA style citations and references.

### **Technology Applications:**

Students will use electronic research applications during the course. Students should be comfortable with producing quality word-processed reports and with at least one spreadsheet application. All students should have a student computer account and access to e-mail. Students may be required to submit certain assignments via e-mail and e-mail attachments.

### **Attendance Policy:**

Students are held responsible for class attendance and are advised that excessive absences may adversely affect their grades. The attendance policy per the instructor, is that any student with 4 or more absences will receive failing grade for the course. Being absent is not being present in the class during the scheduled lecture times. To be present, the student must sign-in at the beginning of each lecture and sign-out at the end of each lecture. However, students can leave the class to use the restroom or for any other emergency/medical reason, given that the time is left is not excessive.

### **Code of Ethics**

This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at [www.cob.tamucc.edu](http://www.cob.tamucc.edu)) Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

### **Academic Integrity/Plagiarism:**

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification,

forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one's own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in (a zero for the first time and failing the course for any additional offence).

### **Dropping a Class:**

I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class. November 10, 2017 is the last day to drop a class with an automatic grade of "W" this term.

### **Classroom/Professional Behavior:**

Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor's ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

### **Grade Appeals:**

As stated in University Rule 13.00.02.99.C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.00.02.99.C2, Student Grade Appeals, and University Procedure 13.00.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at [http://www.tamucc.edu/provost/university\\_rules/index.html](http://www.tamucc.edu/provost/university_rules/index.html). For assistance and/or guidance in the grade appeal process, students may contact the Dean's office in the college in which the course is taught or the Office of the Provost.

### **Disability Accommodations:**

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (3.0061) 825-5816 in Corpus Christi Hall 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (3.0061) 825-5816.

### Statement of Academic Continuity

In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held on the campus of Texas A&M University–Corpus Christi; this course would continue through the use of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will be operational within two days of the closing of the physical campus. However, students need to make certain that the course instructor has a primary and a secondary means of contacting each student.

<b>FINA 1307 Topic Coverage</b>	
<b>TOPIC</b>	<b>HOURS</b>
<b>PART I: FOUNDATION</b>	
Introduction to Personal Finance	3.00.00
Opportunity Cost	3.00.00
Career Planning / Time Value of Money	3.00.00
Time Value of Money	3.00.00
<b>PART II: FINANCIAL PLANNING</b>	
Personal Financial Statements	3.00.00
Goals	3.00.00
Budgeting	3.00.00
Tax Basics	3.00.00
Federal Income Tax	3.00.00
<b>PART III: INVESTMENTS AND RETIREMENT PLANNING</b>	
Financial Intermediaries	3.00.00
Financial Services – Savings and Payments	3.00.00
Investment Basics	3.00.00
Bonds	3.00.00
Stocks	3.00.00
Mutual Funds	3.00.00
Retirement Planning	3.00.00
<b>PART IV: INSURANCE</b>	
Introduction to Insurance and Liability Insurance	3.00.00
Property and Causality Insurance	3.00.00
Life Insurance	3.00.00
Health Insurance	3.00.00
Disability and Long-Term Care Insurance	3.00.00
Estate Planning	3.00.00
<b>PART V: Credit</b>	
Credit Advantages, Disadvantages, Sources	3.00.00
Meaning of Credit Scores	3.00.00
Student loans	3.00.00

Debt	3.00.00
<b>PART VI: CONSUMER PURCHASE</b>	
Making Smart Purchases	3.00.00
Purchasing a Car	3.00.00
Rent or Buy?	3.00.00
Buying a Home	3.00.00
<b>Total Hours</b>	<b>45.00</b>