ADAMS STATE COLLEGE
COLORADO
Great Stories Begin Here

Course Syllabus for Personal Finance
BUS 114

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Date: January 12 to May 8, 2009
Credit Hours: 3.00 **Clock Hours:** 45

Time: 1:00-1:50 p.m. **Days:** MWF **Location:** BUS 218

Description: An introductory course designed to expose students to practical means of making decisions on a host of financial dilemmas: banking, budgeting, consumer protection laws, credit, housing, insurance, interest rates, investments, and retirement.

Prerequisites: None.

Class Guidelines:

- Students are expected to attend class regularly in order to benefit from the learning process as well as to earn a passing grade.
- Students are expected to read all chapters prior to the lecture and participate in classroom discussion.
- Cell phones are not to be used during class and must be silenced.
- No iPods, MP3 players, cell phones, etc. allowed in class during quizzes/exams.
- If you miss class, it is your responsibility to find out what assignments and/or information you missed.
- Treat everyone in the classroom with respect at all times. No "bashing" of any individual or group will be allowed.
- Academic honesty is expected, and any deviation from the Student Code of Conduct will be addressed at the discretion of the instructor. Please refer to the Adams State College Student Handbook for the specifics of this policy.

Objectives:

1. To gain a basic understanding of the risks, opportunities, and benefits of having a personal finance management plan.
2. To learn about different types and services of banks, saving and loans, brokers, investment, and financial planning agents.
3. To learn the terminology of finance, budgeting, investing, insurance, and credit.
4. To study realistic and practical applications of financial concepts.

****If you require course adaptations or accommodations because of a documented disability, if you have emergency medical information to share with me, or if you need particular arrangements in case the building must be evacuated, please make an appointment with me as soon as possible****

Assessment Procedures (based on weighted percentages)

Online Quizzes	20%
Article Reviews	20%
Homework	10%
Presentation	20%
Participation	10%
Final Exam	20%
TOTAL	100%

Grading Scale (based on overall average)

90-100% =	A
80-89% =	B
70-79% =	C
60-69% =	D
0-59% =	F

Required Text: Garman and Forgue, *Personal Finance*, 9th Edition, Houghton Mifflin Publishing.

Important Dates:

- **January 28** – Last day to add and drop classes.
- **March 13** – Last day to withdraw from regular session courses. "W" recorded.

Assessment Methods:

- **Online Quizzes.** Chapter quizzes will be completed through ASC's WebCT online management platform. These quizzes are open-book, open-note and may be completed anytime during the availability period. No late quizzes will be accepted.
- **Article Reviews**. You are required to write four article reviews on personal finance issues. You are required to present two of your article reviews to the class; however, you may choose the articles you present. More information will be provided.
- **Homework.** Questions, activities, and cases appear at the end of each chapter and will be assigned in class as homework.
- **Participation.** Classroom participation is required. There will be numerous opportunities to participate in discussions, group activities, videos, and classroom activities.
- **Presentation.** You will prepare a paper and PowerPoint presentation on an assigned topic. More information will be provided.
- **Final Exam.** The final exam is comprehensive in nature and will be administered on the date noted on the syllabus.

COURSE OUTLINE AND SCHEDULE OF TOPICS

DATE	LECTURE/ASSIGNMENT
January 12	Introduction
January 14-16	Chapter 1: Understanding Personal Finance
January 19	**Martin Luther King Day. No Classes**
January 21-23	Chapter 2: Career Planning
January 26-28	Chapter 3: Financial Statements, Tools, and Budgets
January 30-February 2	Chapter 4: Managing Income Taxes
February 4	Article Review #1
February 6-9	Chapter 5: Managing Checking and Savings Accounts
February 11-13	Chapter 6: Building and Maintaining Good Credit
February 16-17	**Snow Days. No Classes**
February 18-20	Chapter 7: Credit Cards and Consumer Loans
February 23-25	Chapter 8: Vehicle and Other Major Purchases
February 27	Article Review #2
March 2-4	Chapter 9: Buying Your Home
March 4-6	Chapter 10: Managing Property and Liability Risk
March 9-11	Chapter 11: Managing Health Expenses
March 13	Article Review #3
March 16-20	**Spring Break. No Classes**
March 23-25	Chapter 12: Life Insurance Planning
March 27-30	Chapter 13: Investment Fundamentals
April 1-3	Chapter 14: Investing in Stocks and Bonds
April 6-8	Chapter 15: Investing Through Mutual Funds
April 10-13	Chapter 16: Real Estate and High-Risk Investments
April 15	Article Review #4
April 17-22	Article Presentations
April 24	Chapter 17: Retirement Planning
April 27	Chapter 18: Estate Planning

April 29-May 1	Paper Presentations
May 8	**FINAL EXAM, 1:00-2:50 p.m.**

Syllabus subject to changes as announced in class.