Semester/Year: Spring 2019

Lecture Hours: 3  Lab Hours: 0  Credit Hours: 3

Class Time: On-Line  Days: On-Line

Instructor’s Name: Mark Oxley

Instructor's Contact Information: Office Phone: 268-2414  Email: moxley@caspercollege.edu
Office: BU 108

Office Hours: M, T and TH 10:00 – 10:50 a.m. & M, T & TH 2:00 – 3:00 p.m. Fridays are by appointment.

Course Description:
BADM 1030-N1 Personal Finance (3L, 3CR):
The efficient management of money is a prime requirement for a happy and successful family life. This course is designed to aid the student in planning a program for such major items as inflation, budgeting, insurance, savings and investment, home buying, and income taxes. Recommended as an elective for business and non-business majors.

Statement of Prerequisites: None

Goals:
The goals of this course are to:

- Demonstrate effective oral and written communication.
- Solve problems using critical thinking and creativity.
- Understand how to accommodate for the factors of risk and inflation in one’s personal finances.
- Learn how to create and interpret personal financial statements.
- Set career goals and achieve a basic understanding of the United States Tax system.
- Understand common activities in personal finance such as budgeting, credit management, credit cards, auto purchases, home purchases and insurance.
- To learn how to plan for retirement and the distribution of your estate once you pass away.
- Use quantitative analytical skills to evaluate and process numerical data.

Outcomes:
At the end of this course the student will have a much better understanding of their personal financial situation and how to plan for a better future. The goals of this class will be achieved when:

- Students will communicate effectively with the instructor and other students by appropriate e-mails and postings as well as communicating appropriately with the instructor during meetings.
- Students will solve problems using critical thinking and creativity as they work through
several different possible scenarios that arise when one is dealing with their personal finances.

- Students will learn the importance of the time value of money to adjust for inflation when calculating retirement needs, as well as to learn the importance of having an emergency fund and proper insurance to protect against risks.
- Students will study and create your own personal balance sheet, statement of cash flows and budget.
- Students will define their career goals and practical ways to achieve them. They will also understand the basics of our tax system.
- Students will understand the cost of credit by studying the time value of money and also the transaction and insurance costs of home and automobile ownership.
- Students will be able to plan for their retirement and the distribution of their estate once they pass away by creating a statement of cash flows, understanding the time value of money, retirement needs and how to put together a will.
- Students will be using quantitative analytical skills to evaluate and process numerical data throughout the entire course.

**Methodology:**
This class will be taught using the tools of CPAs (Classroom Preparation Assignments), quizzes, exams and homework. Lecture, quizzes, exams and homework assignments will be based off of the text. Homework, Quizzes and Exams will be taken on-line on CengageNOWv2. Please plan on spending about 2 hours per 1 credit hour each week studying outside of the class which is 6 hours per week during the fall and spring semesters.

**PLEASE NOTE THAT MOST OF YOUR GRADED WORK IS ON CENGAGENOWv2 SO IT IS IMPORTANT TO LOG INTO CENGAGENOWv2 ASAP.** To access CengageNOWv2:
1. Click on the CengageNow link in the Moodle classroom. The Moodle classroom is 19/SP_BADM_1030_N1_Personal Finance.
2. If there are problems with the Moodle classroom, you may access CengageNOWv2 directly at: https://login.cengagebrain.com/course/E-Y84E3HWEXACSJ
3. If you already registered an access code or bought CengageNOWv2 online, the course key to register for this course is E-Y84E3HWEXACSJ
4. If you are having problems with your account or need to purchase a CengageNOW code you can call Cengage Customer Service at 866-994-2427.

**RETIREMENT PLANNING PROJECT**
There will be a retirement planning project worth 100 points for you to complete. Now more than ever the burden of setting aside enough funds for retirement is on the American worker. This project will help you understand how much you need to systematically set aside to achieve various retirement goals. You will also be asked to explain the many reasons why retirement planning is a higher priority for you and your generation as compared to previous generations.

**CPAs (Classroom Performance Activities) and CPA forums**
For participation and the CPAs and CPA forums you will get 100 participation points for completing the CPAs and CPA forums.
1. CPAs (a. Give a good faith effort on each and every question. B. Submit your answers through Moodle by the due date) 3 points per CPA.
2. Forums: For every chapter you will be required to answer 2 of the questions you answered in the CPA for the chapter. You must also respond to or add to at least 2 other students’ answers.
You will be given a maximum of 3 points for each chapter’s forum.

*** At the end of the semester please fill out the student evaluations. Your feedback is valuable as the instructor uses course evaluations in determining course methodology.

**Evaluation Criteria:**
Grading will be determined as follows:
- 15 homework assignments (1 each chapter) at 20 points each = 300 points
- 15 chapter quizzes (1 each chapter) at 20 points each = 300 points
- Retirement Planning Project = 100 points
- Participation - CPAs and CPA Forums = 100 points
- Exam 1 (CHs 1-3) = 100 points
- Exam 2 (CHs 4-5) = 100 points
- Exam 3 (CHs 6-7) = 100 points
- Exam 4 (CHs 8-10) = 100 points
- Exam 5 (CHs 11-13) = 100 points
- Exam 6 (CHs 14-15) = 100 points

The lowest exam or missed exam will be dropped.

**TOTAL POSSIBLE POINTS:** 1,300 points

A = (90% to 100%) 1,170 points or above  
B = (80% to 89.9%) 1,040 to 1,169 points
C = (70% to 79.9%) 910 to 1,039 points  
D = (60% to 69.9%) 780 to 909 points  
F = (59.9% or below) 779 points or below

**PLEASE NOTE:**
Participation is crucial to your success in this class. Homework, quizzes or exams will be given each week. The instructor reserves the right to accept or reject late work on a case by case basis. Any work received late will receive a minimum of 20% off. In case of an emergency (or unplanned absence due to emergency) a signed note is required from a physician or other individual involved with the emergency that the instructor can contact. No makeup exams will be given. There are NO EXCEPTIONS to this policy. If an exam must be missed that will be the dropped exam.

LATE WORK: The instructor reserves the right to accept or reject late work on a case by case basis. Work that is submitted late is subject to a 20% penalty.

**Required Text, Readings, and Materials:**
Personal FINANCIAL Planning, 14th Edition, Gitman, Joehnk and Billingsley,
You have the choice to use Excel or use the Texas Instruments BA II Plus Financial Calculator. (Office Max, Wal-Mart and many other stores sell them for around $35.00) for the time value of money calculations.

Casper College may collect samples of student work demonstrating achievement of the above outcomes. Any personally identifying information will be removed from student work.

**Class Policies:**
Last Date to Change to Audit Status or to Withdraw with a W Grade: Thursday, April 18th, 2019.

**Student Rights and Responsibilities:** Please refer to the Casper College Student Conduct and Judicial Code for information concerning your rights and responsibilities as a Casper College Student.
Chain of Command: If you have any problems with this class, you should first contact the instructor in order to solve the problem. If you are not satisfied with the solution offered by the instructor, you should then take your problem through the appropriate chain of command starting with the department head, then the dean of business and industry, and lastly the vice president for academic affairs.

Academic Code Violations: (Cheating and Plagiarism) Casper College demands academic honesty. Academic code violations focus on academic dishonesty, which includes but is not limited to, cheating, plagiarism, buying, selling, or stealing exams; substituting for another person, collusion when collaboration is not approved; knowingly furnishing false information; and copyright violations. Violations of the college’s academic code can result in a range of negative consequences from failing graded assignment to expulsion from the college. See the Student Code of Conduct for more information on this topic.

Academic Dishonesty - Cheating & Plagiarism: Casper College demands intellectual honesty. Proven plagiarism or any form of dishonesty associated with the academic process can result in the offender failing the course in which the offense was committed or expulsion from school. See the Casper College Student Code of Conduct.

ADA Accommodations Policy: It is the policy of Casper College to provide appropriate accommodations to any student with a documented disability. If this is the case please contact myself and Brent Heuer at 268-2557 or bheuer@caspercollege.edu.

Please note: We will have one exam worth 100 points for every “Part” of the book. There are 6 Parts that consist of 2 or 3 chapters each.

Harassment and discrimination: Casper College seeks to provide an environment that is free of bias, discrimination and harassment. If you have been the victim of sexual harassment/gender or sex discrimination/sexual misconduct/assault, we encourage you to report this. If you report this to an employee, she or he must notify our college’s Title IX Coordinator, Linda Toohey, Associate Vice President for Student Services, 125 College Drive, GW 412, Casper, WY 82601; (307) 268-2667; linda.toohey@caspercollege.edu about the basic facts of the incident. Employee concerns should be directed to the Human Resources Director. For more information about your options, please go to: caspercollege.edu/nondiscrimination.

Calendar or schedule indicating course content:

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<thead>
<tr>
<th>Days of:</th>
<th>Chapter Readings and Assignments</th>
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<tbody>
<tr>
<td>January 22 to January 27</td>
<td>CH 1: Understanding the Financial Planning Process</td>
</tr>
<tr>
<td>January 28 to February 3</td>
<td>CH 2: Developing Your Financial Statements and Plans</td>
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<tr>
<td>February 4 to February 10 (Exam 1: CHs 1, 2 and 3)</td>
<td>CH 3: Preparing Your Taxes</td>
</tr>
<tr>
<td>February 11 to February 17</td>
<td>CH 4: Managing Your Cash and Savings</td>
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<td>February 18 to February 24 (Exam 2: CHs 4 &amp; 5)</td>
<td>CH 5: Making Automobile and Housing Decisions</td>
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<td>Time Period</td>
<td>Chapter Topics</td>
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<td>February 25 to March 3</td>
<td>CH 6: Using Credit</td>
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<td>March 4 to March 10</td>
<td>CH 7: Using Consumer Loans</td>
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<td>March 11 to March 17</td>
<td>CH 8: Insuring Your Life</td>
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<td>March 18 to March 24</td>
<td>Spring Break</td>
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<tr>
<td>March 25 to March 31</td>
<td>CH 9: Insuring Your Health</td>
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<td>April 1 to April 7</td>
<td>CH 10: Protecting Your Property</td>
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<td>April 8 to April 14</td>
<td>CH 11: Investment Planning</td>
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<td>April 15 to April 21</td>
<td>CH 12: Investing in Stocks and Bonds</td>
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<tr>
<td>April 22 to April 28</td>
<td>CH 13: Investing in Mutual Funds and Real Estate</td>
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<tr>
<td>(Exam 5: CHs 11, 12 and 13)</td>
<td>(April 18 is the Institutional Withdrawal Deadline)</td>
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<td>Withdrawal Deadline)</td>
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<td>April 29 to May 8</td>
<td>CH 14: Planning for Retirement and Retirement Planning Project - RPP Due</td>
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<td>Monday, May 7, 2019, 2018 at 5:00 p.m.</td>
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<td>May 9 to May 15 (Exam 6: CHs 14</td>
<td>CH 15: Preserving Your Estate</td>
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