College of Charleston  
School of Business, Finance  
FINC 120-01 CRN 20492(23) Spring Semester 2017

Expecting the Unexpected:  
How to continue your financial journey. A “Things to do List” teaching you the best strategy to fill your financial buckets. By creating financial freedom this will allow you to care for all you have loved throughout your life, make your Family your First Priority, while Living a Life you Love with Purpose, Intention and Passion.

Instructor: Denise Marie Fugo, MBA  
Classroom: Beatty Center, 5 Liberty Street, Room 218  
Current Financial News at 7:50am  Class Instruction 8am-8:50am MWF  
Wednesday 7:15am-7:50am Financial Buckets, Excel, Discussion

Office: Tate 305  
Hours: M-F 7am every morning  
MTWTh 9:30am-11am  Friday 7am-1pm  
I prefer communicating via text.  
Cell:(216)406-0256 please text me your request and include your name.  
E-Mail: FugoDM@CofC.edu (Please use email just to send documents.)

COURSE PREREQUISITES: None

COURSE DESCRIPTION: An introductory course analyzing the characteristics and relative importance of common and preferred stocks, mutual funds, municipal and corporate bonds, Treasury obligations, U.S. Government agency issues and real estate. Special topics including portfolio management, insurance and interest rates will also be covered.

COURSE OBJECTIVE: This class will cover consumer and personal finance topics including small business owner planning. By creating your own economic engine either by joining an organization, continuing work in a family business, starting your own business or purchasing a franchise, by filling your buckets throughout your economic journey, you can design the life you choose to live. Topics include:

Goal Setting: A child born in 2014 was projected to live to 120 years of age based on medical technological advances only. How do you plan to support yourself financially if you live to 100+ years of age?

Cash Management: By the age of 18 you have received gifts of money for graduations, religious ceremonies, birthdays, and holidays. You have been working since you were 16? Where did all that money go? Learning to pay yourself first.
**Budgeting:** The American Dream of going to college and owning a car(s) and a home(s) is a debt based model. If globally we are slipping into a deflationary world, does that model still apply? Is it possible to plan a debt free life. Understanding the Time Value of Money, the beauty of compounding, and long term investment in the stock market.

**Insurance:** Creating your personal line of credit and savings through insurance. What is the minimum amount of insurance needed for you and your spouse to live in the best of assisted living facilities: Room and Board expenses for Seniors 55+? Planning for a “Special Needs Child?”

**Investments:** Understanding your personal Risk Profile. Researching Mutual Funds that match your profile and will allow you to sleep through the night, even when the stock market drops 30% in one day. Understanding the stocks and bonds that are in your mutual funds both in your Retirement and Investment Portfolios.

**Tax Planning:** Keeping more of your hard earned money throughout your lifetime by maximizing tax deductible, tax deferred, tax free and tax exempt investment vehicles. Once you begin receiving your social security benefits your annual income is limited by law, however dividends, interest and rents are not. Is it true, state and federal governments can seize your social security earnings and your money in your bank account? How can you protect yourself if you fall on hard times. The Social Security Administration is now taking back part of social security payments for college graduates that did not repay their college loans.

**Estate Planning:** Upwards of 70% of Americans die without a will, thereby putting your assets and last wishes at risk as you go through Probate Court. The government may claim your undistributed assets. How can a trust protect your assets?

Over 80% of seniors live on their own. What is an Elder Care Attorney? Can they help with end of life planning for my parents and grandparents? How do we preserve their assets for future generations?

What is a Family Foundation?

This course is “practical” as opposed to “theoretical” in content, and is presented from the consumer’s point of view. Students will learn several “how to’s.” Some examples include; how to create a personal financial statement, how to create and use budgets, whether to purchase or lease a car, how to rent or buy a home, how to choose an insurance and or investment advisor, and how to plan/pay for major life events like marriage, your children’s education, retirement and health care. Mastery of the course material will enable the student to make more intelligent financial decisions throughout their life. Bottom line, you will learn how to save throughout your entire life for the unexpected and to be able to Live a Life you Love.
College of Charleston, School of Business, Learning Goals:

Communication Skills: Students demonstrate the ability, via both written and spoken word, to effectively present, critique, and defend ideas in a cogent, persuasive manner.

Quantitative Fluency: Students demonstrate competency in logical reasoning and data analysis skills.

Global and Civic Responsibility: Students identify and define social, ethical, environmental and economic challenges at local, national and international levels. Students integrate knowledge and skills in addressing these issues.

Intellectual Innovation and Creativity: Students demonstrate their resourcefulness and originality in addressing extemporaneous problems.

Synthesis: Students demonstrate the ability to integrate knowledge from multiple disciplines incorporating learning from both classroom and non-classroom settings in the completion of complex and comprehensive tasks.

LEARNING OUTCOMES:

1. Use of academic resources and student support services at the College of Charleston, including the library, information technology, the Center for Student Learning, the Academic Advising and Planning Center, the office of Career Services, and other appropriate academic resources, student support services, and cultural resources;

2. Familiarity with appropriate data, information and knowledge-gathering techniques and research skills in the discipline;

3. Using appropriate critical thinking skills and problem-solving techniques in a variety of contexts;

4. Identify and evaluate both personal and financial goals as well as explore different career opportunities

5. Learning your risk/return profile with respect to investing and saving

6. Building a Global Resume for your community of choice; using America’s Job Exchange

7. Understanding the value of life long professional association networking and creating a LinkedIn account and graduating with 1000+ contacts. Publishing on LinkedIn.

8. Completing a DISC Profile to understand your strengths at work and home.
Financial Computation – Students will learn to use mathematical procedures and tools to analyze and solve personal financial problems. They will demonstrate competency by preparing and maintaining financial records and interpreting financial information.

  o Credit Management – use mathematical procedures to compute credit cost, calculate effective interest rates and determine payments
  o Financial Management – use mathematical procedures to prepare a budget, maintain financial records, reconcile bank statements and determine net worth twice each year for the rest of your life
  o Savings and Investment – use financial procedures to calculate the purchase price of stocks, bonds and mutual funds; compare rates of return on investments
  o Taxation – use mathematical procedures to compute and prepare income tax returns
  o Technology Tools-- use appropriate technology to perform calculations, apply formulas and create graphs and communicate ideas in writing and in class presentations.

INSTRUCTOR EXPECTATIONS:

Reading, Writing, Arithmetic: Practicing the basics every day

Mission: Life is a continuous journey of learning and practicing. I like to use this quote from playwright Edward Albee to describe my philosophy towards teaching:

"If you're going to spend $100 or more to go to the theater, something should happen to you. Maybe somebody should be asking you some questions about your values or the ways you think about things and maybe you should come out of the theater (with) something having happened to you. Maybe you should be changing or thinking about change. But if you go there and the only thing you worry about is where you left the damn car, then you wasted your $100."

Like the real world you will be graded on:
  All reading (preclass preparation)
  All in class discussion
  Homework calculations: which if you need help with you will come to my office immediately
  Excel formatting and calculations
  Critical thinking, discussion and writing
  Presentation Skill: eye contact, body movement, vocal quality, engagement, impact

A spiral notebook is required for note taking in class.
Please use a black or blue ink. No pencil please. This will be graded.

Excel is required for this class. If you have never used excel, don't worry you will learn it during this semester.

Printed Name
Signed Name  
Date is mandatory on all homework, quizzes, exams (Automatic 5 point deduction if missing)

Seven (7) day turnaround on all assignments; Automatic 5 point deduction if late.

All exams are open book and notes.

Reading quiz possible after each chapter  
   Textbook  
   Novel
Red Flags or questions written in book or with sticky notes or marked with note cards

Wall Street Journal, Barron's, The Financial Times, the Economist, Crain's New York,  
Charleston Regional Business Journal
6 one page Executive Summaries “...in your own words.”

Writing ONLY using your own voice  
   Minimum three (3) citations from books

Danglers: Chunking words visually

Word Choices: Please never use the word “Greed or greedy” use financial misconduct terms

Avoid “run on sentences”; make your point efficiently

Proofreading  
   Six times silently  
   One time aloud

Be Creative

Outline is Mandatory and must be turned in before your paper is written

Introductory and summary paragraph need to be related

Presentation  
   Power point is optional, should be operated by another student

Homework Forms will be hand printed in ink; only unique written work may be done on Word

An Excel homework assignment each week: 3 questions from end of each textbook chapter

Show all math, it may be worth an extra ½ point on quizzes and exams  
   Two decimals is fine, unless answer is less than 1, then show 4 decimals

Excel presentation format is graded as well. When possible format to one page to save trees!

Final exam is comprehensive: Fill in the blank, Multiple Choice, True and False, Matching,  
Math, Critical Thinking, Timelines and graphs
Quizzes and exams are based on reading, class discussions, white board notes, critical thinking and problem solving.

**Class Attendance is mandatory.** Please print and sign your name for each class attended in the sign in sheet provided. I am available to answer questions immediately following the class session. Office hours before and after each class are available. Please text me to arrange at 216-406-0256 including your name and request. Thank you!

Please text me with questions. If you have course related problems, please contact me immediately via text. **If you have technical problems, please contact the Student Computing Support Desk at 843-953-5457 or email StudentComputingSupport@cofc.edu.**

The instructor has the right to modify and/or change the course syllabus by notification to students in class.

**STUDENT EXPECTATIONS:**

Students are expected to **read** nightly, **discuss** topics in class, **write** well researched papers including 3 outside sources and citations, **present** their life plan to their classmates, **perform** financial calculations, **create** their own study guides and take **WRITTEN** notes in class.

Students must have access to a working computer with connection to the Internet. Computer failure/unavailability does not constitute an excuse for not completing assignments by the due date.

All assignments and homework are due 7 days from the assigned date and must be turned in at the beginning of class. Any late work will automatically lose 5 points or ten percent of grade. A 3 page single space (font size 11) **Executive Summary** is required of all students explaining their Passion, Intention and Purpose. A five minute presentation in business attire is required as well. See PIP on syllabus.

**PREPARATION:** Come to class prepared. Read the chapter referenced on the syllabus **BEFORE** coming to class. Unannounced reading quizzes will be given. After reading the Textbook chapter assigned, complete the Financial Planning Exercises listed on the syllabus and turn in at each class. A minimum of three (3) questions will be assigned from each textbook reading assignments to be turned in at the Friday class.

The anticipated quiz dates are listed on the Syllabus. Some questions will be taken from the Financial Planning Exercises and from the vocabulary listed at the back of your textbook. The purchase of **both books listed below is mandatory**; you should keep both books for life.
**Homework:** Homework will be assigned for all of the chapters. Your understanding of the homework assignments will be critical as problems similar to the homework will be on each quiz and midterm. Homework will be collected daily. From time to time, quizzes may include problems assigned as homework.

**Participation:** Participation in class discussions through questions and sharing your own stories, articles, etc. is critical to the education process in this class and also makes it more fun for all of us! I will call randomly on students to answer questions from the reading and also just for random input.

**Attendance:** Attendance is expected at every class. If you have pre-approved absences for athletic or other College commitments or for religious reasons, please provide me with the absence notification memo and also remind me just prior to each absence via text.

**Contact:** Feel free to text me on my cell up until 8:00 pm.

**Student Code of Conduct:** Students enrolled in courses at the College of Charleston must adhere to the student code of conduct and honor code. Refer to Student Handbook: A Guide to Honorable Conduct [http://www.cofc.edu/studentaffairs/general_info/studenthandbook.html](http://www.cofc.edu/studentaffairs/general_info/studenthandbook.html) or the Office of Student Affairs [http://www.cofc.edu/studentaffairs/index.html](http://www.cofc.edu/studentaffairs/index.html) for additional information.

**Students with Disabilities:** Students with a documented disability requesting accommodations in this course must be registered with the Center for Disability Services [http://www.cofc.edu/cds](http://www.cofc.edu/cds) and must discuss needed accommodations within the first two days of the semester or immediately after obtaining an access plan. If you qualify for this program, please take advantage of it. It has been very helpful to the success of many of my students. Students who have demonstrated problems with some of the types of questions I ask on quizzes and exams will be referred to Center for Disability Services.

**Resources:** There are many resources on campus to assist you. Also, if procrastination or study skills (or just the pressure of college) are presenting problems for you, please contact me or visit one of the following resources:

**Student Learning Center:** [http://spinner.cofc.edu/studentlearningcenter/studyskills/onlinelibrary.php?referrer=webcluster&](http://spinner.cofc.edu/studentlearningcenter/studyskills/onlinelibrary.php?referrer=webcluster&). **The Library** is also willing to work with us ([http://libguides.library.cofc.edu/profile.php?uid=6502](http://libguides.library.cofc.edu/profile.php?uid=6502) as well as the **Writing Lab** [http://spinner.cofc.edu/studentlearningcenter/writing/?referrer=webcluster&].**

No appointments required!

**Emergency Closing/Inclement Weather Information:**
Emergency Information Website, [www.cofc.edu/emergency/index.html](http://www.cofc.edu/emergency/index.html);
Emergency Information Hotline: 843-725-7246
REQUIRED COURSE MATERIALS:
The following Textbook must be purchased:
**PFIN 4: Personal Finance** by Gitman, Joehnk and Billingsley
ISBN-10: 1305271432 (book only)

**The Trustee’s Legal Companion: A Step by Step Guide to Administering a Living Trust**
by Carol Elias Zolla, Attorney and Liza Hanks, Attorney

Interesting future reading, and **not required** to be purchased for this course. I will be covering a few chapters from the first book.
“Smart Couples Finish Rich” by David Bach OR
“Smart Women Finish Rich” by David Bach
think of these titles as...Smart Couples Create Sustainability

Financial Calculations will require use of Excel. Be prepared to bring your computer to class. As long as you have Excel then the purchase of a financial calculator to use throughout the course is optional.

**GOAL:** This course is designed to provide anyone with the knowledge and skills to manage their personal finances and help encourage others.

**OBJECTIVES:**
1. Understand the process for making personal financial decisions;
2. Establish personal financial goals;
3. Evaluate the factors that influence personal financial planning;
4. Apply strategies for attaining personal financial goals.
5. Be proficient in information retrieval from databases or survey data
6. Understand the social and economic impacts of saving and investment decisions
7. Discuss the ethical issues (privacy and censorship) surrounding technology and personal financial investigation

**USE OF TECHNOLOGY:**
1. This course is web-based.
2. Original assignments must be **typed neatly** in a Word document. Vocabulary assignments must be **handwritten**. Excel assignments must be **in presentation format and set up to save paper**.

3. For financial and statistical analysis, students will be learning and working with Excel.

4. Internet sources should be used to increase student awareness of current events which could impact future lifetime earnings. Current Events are reviewed and discussed before each class from 7:50am-8:00am when class will begin.

5. Specific assignments from various websites related to the personal financial planning will be given:

6. A minimum of three (3) outside Citations should always be noted in all written work.

**COMPUTER COMPONENT:**
Excel and Word and or Docs. I will help teach if needed. Financial Calculator is optional, as long as you have Excel.

**LIBRARY ASSIGNMENTS:** See course outline.

**ATTENDANCE is mandatory:**
Experience indicates that a student not fully **engaged** in discussion will not fully develop their **reading comprehension, listening, writing maturity, and formal presentation skills** unless that student earnestly and actively participates in class. Since the development of these skills is a major course objective, class participation is noted. Class participation is not synonymous with attendance. It means that you are well prepared to discuss the assigned readings and learn through the class discussions. We are developing your personal and hopefully organizational leadership skills. Quality is important. Asking questions in class can be a valuable learning vehicle and such questions are encouraged for that reason.

**Official College of Charleston Class Attendance Policy:**
Because class attendance is crucial for any course, students are expected to attend all classes and laboratory meetings of each course in which they enroll. Instructors maintain the authority to determine how absences will be addressed, which should be detailed in their attendance policies. Participation in college-sponsored activities, where students are official representatives of the College of Charleston, may result in absence(s). Instructors will recognize absences in which students are official representatives of the College of Charleston (such as intercollegiate academic or athletic team competition, or academic program sanctioned research presentation or artistic performance) as excused. During the first week of classes, instructors will announce and distribute their attendance policies, including criteria to be used in determining excused absences. Instructors determine whether absences are excused or unexcused for the purposes of participation grades, in-class assignments, and laboratories. Regarding formal graded work (such as exams, presentations, papers), instructors will make “reasonable accommodations” when a student misses class for an event at which s/he is an official representative of the College of Charleston. Examples of reasonable accommodations might include: rescheduling an exam, altering presentation times, or flexibility in assignment submission dates. Students are
required to submit documentation of their College representation related commitment from the appropriate College authority at least one week prior to the scheduled absence in order to be eligible for reasonable accommodations by the instructor. Regardless of any accommodation granted, students are responsible for satisfying all academic objectives, requirements, and prerequisites as defined by the instructor and the College. Instructors ascertain whether both excused and unexcused absences count in determining the basis for a grade of “WA,” which stands for “withdrawn excessive absences” and is equivalent to a failing grade. If attendance is used for grading purposes, the instructor is responsible for keeping accurate attendance records. If a student has more than the maximum allowed absences as defined in the course syllabus, the professor may assign a “WA.” Instructors are required to submit an electronic “WA” form (located in MyCharleston faculty tab) to the Registrar on or before the last meeting day of the class. The Registrar will then send an email notification to the student. The student is responsible for keeping personal addresses and contact information current through the Office of the Registrar. All students, whether absent or not, are responsible for all information disseminated in the course.

**GRADING SCALE:**

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<tr>
<th>Letter Grade</th>
<th>Grade Point Percentage</th>
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<tr>
<td>A+</td>
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<td>A</td>
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<td>A-</td>
<td>90-94%</td>
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<td>B+</td>
<td>87-89%</td>
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<td>B</td>
<td>83-86%</td>
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<tr>
<td>B-</td>
<td>80-82%</td>
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<td>C+</td>
<td>77-79%</td>
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<tr>
<td>C</td>
<td>73-76%</td>
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<tr>
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<td>70-72%</td>
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<td>63-66%</td>
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<td>60-62%</td>
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<td>F</td>
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If a student declines to complete their written assignments, they will be unable to attain an A letter grade.

Class starts promptly at 7:50am with a review of current financial events that may impact your future. If you will be unable to arrive on time, you should withdraw from the course. Withdrawal: Note that “W” is not automatic. You must be doing passing work. Withdrawal before the first examination does not guarantee a “W” because of the importance of class participation and the quizzes to the course grade.

**CLASS PARTICIPATION AND COMMUNITY:** I encourage you to get involved-ask questions, answer them, and make comments. Your participation is vital to the life of the class. Please do not talk when others are talking and make sure **all phones, pagers and headsets are turned**...
off and placed under your desk at the beginning of each class session. This will help ensure no distractions to our discussions and demonstrate a respectful commitment to each other and our ideas.

**ACADEMIC HONESTY:** It is your responsibility to read the University Policy on Academic Honesty. This document establishes clear standards for academic honesty and it will be enforced in this course. My policy is completely consistent with that document. Here is my position. A university can successfully function only when its integrity is maintained. One important element of integrity is personal honesty. Cheating, a form of personal dishonesty is unfair to students who do not cheat because their performance may appear relatively inferior, and it is unfair to students who do cheat because it short circuits the learning process. In short, cheating is a cancer that invades and subverts the legitimate academic process. It cannot be tolerated at any level. Consequently, my position is simple. All work must be your own. Any student found using case notes prepared by others (including students from prior classes), copying during quizzes or exams, signing someone else’s name to the attendance list, or attempting in any way to promote the work of others as his or her own will receive an F for the course. Note that a person providing assistance is equally as guilty of cheating as the recipient of the assistance. In addition, I will make every effort to see that the guilty party receives the most severe University disciplinary action appropriate. There will be no exceptions or second chances. Period. All suspected cases are referred to the Dean of Students and Honor Board for review, and if appropriate, sanctions. If a student definitively is found to have plagiarized intentionally, he or she will fail the course (earning and XF grade-failure due to academic dishonesty). If you have any questions at all about what constitutes proper citation practice, please let me know and consult a writing handbook for additional details.

Lying, cheating, attempted cheating, and plagiarism are violations of our Honor Code that, when identified, are investigated. Each incident will be examined to determine the degree of deception involved. Incidents where the instructor determines the student’s actions are related more to a misunderstanding will be handled by the Professor. A written intervention designed to help prevent the student from repeating the error will be given to the student. The intervention, submitted by form and signed both by the instructor and the student, will be forwarded to the Dean of Students and placed in the student’s file. Cases of suspected academic dishonesty will be reported directly by the Instructor and/ or others having knowledge of the incident to the Dean of Students.

A student found responsible by the Honor Board for academic dishonesty will receive a XF. The grade will appear on the student’s transcript for two years after which the student may petition for the X to be expunged. The student may also be placed on disciplinary probation, suspended (temporary removal) or expelled (permanent removal) from the College by the Honor Board.

Students should be aware that unauthorized collaboration—working together without permission—is a form of cheating. Unless the instructor has specified that students can work
together on an assignment, quiz and/or test, no form of cheating include possessing or using an unauthorized study aid (which could include accessing information via a cell phone or computer), copying from others’ exams, fabricating data, and giving unauthorized assistance will be permitted. Research conducted and/or papers written for other classes cannot be used in whole or in part for any assignment in this class without obtaining prior permission from the instructor.

Students can find the complete Honor Code and all related processes in the Student Handbook at http://studentaffairs.cofc.edu/honor-system/studenthandbook/index.php

**Important Websites:** (many more valuable website address references are in the text) Present Value/Future Value calculations: http://www.uic.edu/classes/actg/actg500/ pfvatutor.htm

**Understanding Interest Rates:**

**Income Tax Forms:** http://www.irs.gov/formspubs/index.html

**Credit Reports:** https://www.annualcreditreport.com

**Personal Finance Resource:** http://finance.yahoo.com/personal-finance Mortgage Calculator:
http://finance.yahoo.com/real-estate then select Comprehensive Mortgage Calculator

**NOTE:** Students are responsible to know and understand the subject matter covered in each textbook chapter, regardless of whether that material has been covered in class. Students are also responsible to know how to solve all end-of-chapter problems (including the Assignment Problems, for example see Assignment 4.1, 4.2 and 4.3) for each textbook chapter.

**MEMORANDUM:** Variances granted from the common final examination date are undesirable for obvious reasons. Intrinsically, early examination exposes any student to question, even if innocent, when cheating is discovered. The penalties of cheating are severe.

**GUIDELINES FOR REQUESTED VARIANCE**
1. A letter must be written to me and must be supported by additional written documentation regarding the student’s conflicting obligation. Job conflicts are to be supported by a letter from the student’s supervisor on company stationery. Variances for students involved in the wedding of an immediate family member will be considered. Others will not. Copies of wedding invitation and statement of kinship must support those considered. Obituaries and verification of kinship must be provided for out of town family funerals for variance consideration.
2. The letter should include your College of Charleston Student ID number, telephone number, address, and name of instructor, and course section.
3. Examination after the date of the common final will be granted only when the student has become physically disabled or hospitalized late in the quarter.

**DISABILITY** Students approved for SNAP Services are instructed to meet with me, the Professor, and if assigned, the peer facilitator, during the first two weeks of classes or as soon
as you are approved for services to discuss accommodations and present a copy of the SNAP-issued Professor Notification Letter (PNL). It is the student's responsibility to initiate discussion regarding accommodations that may be needed. The College will make reasonable accommodations for persons with documented disabilities. Students should apply at the Center for Disability Services/SNAP, located on the first floor of the Lightsey Center, Suite 104. Thank you for attending my class. The skills you will learn in the class you will be able to use for a lifetime and help guide others in your life as well.

FINC 120-01 Personal Financial Planning Course Outline

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<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>Text</th>
<th>Trustee</th>
<th>Topic</th>
<th>Homework</th>
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<td>Intro</td>
<td>5 Buckets/Life Line</td>
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Please arrive at classroom at 7:30am: “The Big Short” in class movie.
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Sincerely,
Professor Denise Marie Fugo, MBA
text 216-406-0256  FugoDM@CofC.edu

Syllabus Subject To Change at Professor's Discretion
August 17, 2016 Fifth Update END