EXPRESS PERSONAL FINANCE
COLLEGE OF CHARLESTON
NOTE: DUE TO THE CURRENT COVID SITUATION THIS SYLLABUS IS SUBJECT TO CHANGE.

COURSE SYLLABUS

COURSE NUMBER: FINC-120 Section 02 CRN 16077

CLASSROOM / TIME: Monday & Wednesday 7:00 pm to 9:45 pm
Main Campus-Tate Center for Entrepreneurship 315

COURSE CREDIT: 3 Semester Hours

SEMESTER OFFERED: Fall Semester October 12 to November 28-2022

REQUIRED TEXT: Personal Finance: Kapoor, Dlabay and Hughes:

COURSE DIRECTOR: Mr. James H. Davis, BS, MBA, CPPO
Assistant Dean of Finance MUSC / USC (Retired)
Cell # given during class
Email: Davisjh@cofc.edu

Students needing to reach or meet with me are asked to call my cell or text to set a time.

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. (There are no prerequisites.)

GOAL: This course is designed to provide the working professional with the knowledge and skills to manage their personal finances in an effective manner.

OBJECTIVES:

1. Understand the process for making quantitative personal financial decisions;
2. Establish personal financial goals and communicate effectively with others.
3. Evaluate the factors that influence personal financial planning; and,
4. Apply strategies for attaining personal financial goals.
Students are expected to read the assigned chapters prior to class meeting. Participation is encouraged and expected.

Course syllabus, slides and TEST information for each class can be found in Oaks.

GRADING SCALE: Final grade is calculated as follows: Each test (3) is 30% of grade and last quiz is 10% of grade

94-100           A  
90-93.99          A- 
87-89.99          B+  
84-86.99          B   
80-83.99          B-  
77-79.99          C+  
74-76.99          C   
70-73.99          C-  
60-69.99          D   
<59.99           F   
ATTENDANCE:

Class Attendance: 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.
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<th>Date</th>
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| Monday October 10 | Chapter 1 Introduction to Financial Planning  
                          Chapter 2 Financial Aspects of Career Planning |
| Wednesday October 12 | Chapter 3 Money Management Strategy:  
                          Financial Statements and Budgeting  
                          Chapter 4 Planning Your Tax Strategy |
| Wednesday October 19 | Chapter 4 Planning Your Tax Strategy  
                          Chapter 5 Financial Services:  
                          Savings Plans and Payment Accounts |
| Monday October 24  | Test 1 Chapters 1,2,3,4 only                                           |
| Wednesday October 26 | Chapter 6 Introduction to Consumer Credit  
                          Chapter 7 Choosing a Source Credit:  
                          The Costs of Credit Alternatives |
| Monday October 31  | Chapter 8 Consumer Purchasing Strategies and Legal Protection  
                          Chapter 9 The Housing Decision: Factors and Finance |
| Wednesday November 2 | Chapter 9 The Housing Decision: Factors and Finances                  |
| Monday November 7   | Fall Break                                                              |
| Wednesday November 9 | Test 2 Chapters 5,6,7,8 only                                           |
| Monday November 14  | Chapter 10 Property and Motor Vehicle Insurance  
                          Chapter 11 Health, Disability & Long Term Care Insurance |
| Wednesday November 16 | Chapter 12 Life Insurance  
                          Chapter 13 Investing Fundamentals  
                          Chapter 14 Investing in Stocks  
                          Chapter 15 Investing in Bonds  
                          Chapter 16 Investing in Mutual Fund  
                          Chapter 18 Retirement Planning |
| Monday November 21  | Test 3 TBD                                                              |
| Wednesday November 23 | Thanksgiving                                                          |
| Monday November 28  | Chapter 19 Estate Planning                                             
                          Followed by Class Quiz Chapter 19 only |
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 handled by the instructor. 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 in the course, indicating failure of the course due to academic dishonesty. This 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 specifies that students can work together on an assignment, quiz and/or test, no collaboration during the completion of the assignment is permitted. Other forms 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.

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://deanofstudents.cofc.edu/honor-system/studenthandbook/](http://deanofstudents.cofc.edu/honor-system/studenthandbook/)

Disability Statement from the SNAP Office
Students approved for SNAP Services are instructed to meet with each of their professors during the first two weeks of classes or as soon as they are approved for services to discuss accommodations and present a copy of their SNAP-issued Professor Notification Letter (PNL). 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. Students approved for accommodations are responsible for notifying me as soon as possible and for contacting me one week before accommodation is needed.
Disability Services Web site:
http://disabilityservices.cofc.edu/

**Recording of Classes** (via ZOOM)
Class sessions may be recorded via both voice and video recording. By attending and remaining in this class, the student consents to being recorded. Recorded class sessions are for instructional use only and may not be shared with anyone who is not enrolled in the class.