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
CLASSROOM / TIME:       Monday 4:00 PM to 6:45 PM
                        Main Campus-Education Center Rom 114
COURSE CREDIT:          3 Semester Hours
SEMESTER OFFERED:       Spring Semester January 10-2022 to April 25-2022
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 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

<table>
<thead>
<tr>
<th>Score Range</th>
<th>Grade</th>
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<tbody>
<tr>
<td>94 -100</td>
<td>A</td>
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<tr>
<td>90-93.99</td>
<td>A-</td>
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<tr>
<td>87-89.99</td>
<td>B+</td>
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<tr>
<td>84-86.99</td>
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<tr>
<td>70 -73.99</td>
<td>C-</td>
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<tr>
<td>60-69.99</td>
<td>D</td>
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<tr>
<td>&lt;59.99</td>
<td>F</td>
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</table>
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.
Monday January 10  Chapter 1 Introduction to Financial Planning  
Chapter 2 Financial Aspects of Career Planning

Monday January 17  No Class State Holiday MLK

Monday January 24  Chapter 3 Money Management Strategy:  
Financial Statements and Budgeting  
Chapter 4 Planning Your Tax Strategy

Monday January 31  Chapter 4 Planning Your Tax Strategy  
Chapter 5 Financial Services:  
Savings Plans and Payment Accounts

Monday February 7  Test 1 Chapter 1 to material covered through January 31

Monday February 14  Chapter 6 Introduction to Consumer Credit  
Chapter 7 Choosing a Source Credit:  
The Costs of Credit Alternatives

Monday February 21  Chapter 8 Consumer Purchasing Strategies and Legal Protection  
Chapter 9 The Housing Decision: Factors and Finances

Monday February 28  Chapter 9 The Housing Decision: Factors and Finances

Monday March 7  Spring Break

Monday March 14  Chapter 10 Property and Motor Vehicle Insurance

Monday March 21  Test 2 Chapters covered from February 14 to March 14

Monday March 28  Chapter 11 Health, Disability & Long Term Care Insurance  
Chapter 12 Life Insurance  
Chapter 13 Investing Fundamentals

Monday April 4  Chapter 14 Investing in Stocks  
Chapter 15 Investing in Bonds

Monday April 11  Chapter 16 Investing in Mutual Fund  
Chapter 18 Retirement Planning

Monday April 18  Test 3 Chapters TBD

Monday April 25  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 be 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/

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.