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FIN 228.01: Personal Financial Planning and Investment

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$A \geq 94$	$73 \leq C < 77$
$90 \leq A- < 94$	$70 \leq C- < 73$
$87 \leq B+ < 90$	$67 \leq D+ < 70$
$83 \leq B < 87$	$63 \leq D < 67$
$80 \leq B- < 83$	$60 \leq D- < 63$
$77 \leq C+ < 80$	$F < 60$

Quizzes:

The primary determinant of your grade is your combined score from 10 of the 13 quizzes given over the course of the semester. Quizzes will consist of multiple choice questions. The lowest 3 scores will be thrown out. This provides you with an opportunity to miss one quiz for one reason or another.

Register for classes at:

<http://mh5.brownstone.net/modules/mh.mhbm.RegisterStudent?className=Personal+Financial+Planning+and+Investments+FIN228>

Quizzes will be taken on line at: <http://mh5.brownstone.net/classes/fin228costa/>
due dates are listed in schedule. The last quiz will be in class June 21st .

There is no final exam!

Projects:

Two projects will be assigned during the semester. They are worth 60 points each. Answers must be well organized. I reserve the right to reject any assignments that are disorganized or sloppy. Staple or bind loose pages (Do not fold or tear corners).

One of the most important skills you can gain is the ability to write accurate and well-organized reports or responses. In business, sloppiness will not be tolerated. I will deduct up to 25% for disorganized and sloppy responses.

Assignments are due in class. Any assignment not turned into me in the appropriate class period will be penalized 20% and 10% for each additional day it is late. Assignments more than 2 days late will not be accepted!!

Any assignments turned in under my door, (unless received by me before 12 noon) will be counted as late.

Periodical Article Review:

The last four Thursdays of the class we will discuss a relevant periodical article that you will bring to class. Your assignment is to turn in at class time a report. I want you to read current literature (the Wall Street Journal, Missoulian, Forbes magazine, BusinessWeek whatever you select) to find a report/story regarding a topic concerning personal finance. Included in your TYPED report:

1. Name (Last, First), Student ID Number, Date the report is due,
2. A copy of the article;
3. A one-paragraph summary in your words explaining the significance of the article, or the meaning of the article, or why someone would be interested in the article;
4. A well-written 4 stem multiple-choice question which I can use on a final quiz if your article is selected for class reading. Underline the correct answer.
5. Be prepared to discuss and explain your paper in class.

Attendance:

I can not overstate the importance of regular attendance, this class will go by quickly in five weeks. If you feel that you will not be able to attend class regularly, then this is not the course for you. Even though I post the notes on the web, you will still need to be in class to learn the material. I will not take attendance on a regular basis, I do occasionally take attendance to see who is in class. I will also use this record of attendance to compute how much of the final curve at the end of the semester you will receive.

If you miss class more than 3 days when I take attendance, your final grade will drop one full letter grade, (B- becomes a C-). If you miss more than 5 days when I take attendance, your final grade in the course will go to "F".

Classroom Philosophy:

My Role: My role will be to act as a facilitator. I will provide opportunity, structure and direction to facilitate your learning of fundamental concepts centered on the concepts of personal finance and investment.

Your Role: Your role is to engage in active learning. You will learn and apply important financial concepts while you gain experience. Your success in this class, as in life, will depend on both your effort and performance.

Miscellaneous: I hope that you will find this class fun and enlightening. There are several tips that I can offer to not only help you pass this course but to learn something along the way. **First, come to class---** there is a very strong relationship between attendance and grades. **Second,** read the chapters. **Third,** it is impossible to make sure every individual understands each concept. If you are struggling with a concept, please come see me outside of class. Please, **do not wait** to see me until just before, or worse, just after an quiz. At this point it is too late to do much if any good. Finally there are no dumb questions, so feel free to ask for clarification. I maintain an open door policy and am willing to meet with you nearly anytime that I do not already have a commitment.

A Final Thought:

Over 2400 years ago Confucius said:

What I **hear**, I forget.
What I **see**, I remember.
What I **do**. I understand.

A wise and humble professor of mine at FSU modified Confucius' statement to be more relevant in today's classroom environment:

What I **hear**, I forget.
What I **hear and see**, I remember a little.
When I **hear, see, and ask questions about or discuss** with someone else, I begin to understand.
When I **hear, see, discuss, and do**, I acquire knowledge and skill.
When I **teach to another** I master.

Our goal is to learn. Let us all remain cognizant of how the process really works.

The faculty and staff of the School of Business Administration at The University of Montana-Missoula are committed to excellence in innovative experiential learning and professional growth through research and service.

The following course schedule is an outline that we will follow throughout the semester. It is subject to change and you should not assume that it is written in stone!

Fin 228 - Personal Financial Planning & Investments

Course Schedule - Summer 2007

Week	Date	Day	Topic	Personal Fin 8th Edition	Assignment
1	21-May-07	Monday	Intro - Personal Finance Basics	Chapter 1	
	22-May-07	Tuesday	Time Value of Money	Notes on Web	
	23-May-07	Wednesday	Money Management Strategies	Chapter 3	
	24-May-07	Thursday	Review and work problems		Chapter 1 Quiz due
2	28-May-07	Monday	Memorial Day - No Class		
	29-May-07	Tuesday	Planning your Tax Strategies	Chapter 4	Quiz Chapter 3 completed by midnight
	30-May-07	Wednesday	Financial Services	Chapter 5	
	31-May-07	Thursday	News in Review		Quiz Chapter 4 completed by midnight
3	4-Jun-07	Monday	Consumer Credit	Chapter 6	Quiz Chapter 5 completed by midnight
	5-Jun-07	Tuesday	Choosing Credit	Chapter 7	Quiz Chapter 6 completed by midnight
	6-Jun-07	Wednesday	Consumer Purchasing	Chapter 8	Quiz Chapter 7 completed by midnight
	7-Jun-07	Thursday	News in Review		
4	11-Jun-07	Monday	Investing Fundamentals	Chapter 13	Quiz Chapter 8 completed by midnight
	12-Jun-07	Tuesday	Investing in Stocks	Chapter 14	Quiz Chapter 13 completed by midnight
	13-Jun-07	Wednesday	Investing in Mutual Funds	Chapter 16	Quiz Chapter 14 completed by midnight
	14-Jun-07	Thursday	News in Review		
5	18-Jun-07	Monday	Housing Decisions	Chapter 9	Quiz Chapter 14 completed by midnight
	19-Jun-07	Tuesday	Property, Health and Life Insurance	Chapters 10 thru 12	Quiz Chapter 9 completed by midnight
	20-Jun-07	Wednesday	Property, Health and Life Insurance	Chapters 10 thru 12	Insurance Quiz completed by midnight
	21-Jun-07	Thursday	Final Quiz and Good-bye		