Spring 2-1-2024

**BFIN 205S.50: Personal Finance**

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Course Number and Title: BFIN205S
Date Revised: December 2022
Semester Credits: Three (3)
Contact Hours per Semester:
  - Lab hours per week: One (1)
  - Lecture hours per week: Two (2)
Prerequisites: None; however working knowledge of Excel a benefit
Faculty name and email: Lisa Swallow
Phone Number: (406) 370-8102
Office Location: River Campus #408
Office Hours: T/TH 2-3 one on one zoom appointments by appointment

COURSE DESCRIPTION
Concepts, strategies, and techniques in analyzing financial situations and investment opportunities from the individual’s perspective.

This course deals with personal financial planning and investments. It will focus on a variety of personal financial topics including the time value of money, liquid asset management, federal income taxes, credit cards, consumer loans, automobile purchases, and insurance. The course also looks at long-term investing, specifically topics including stocks, bonds, mutual funds, and tax-deferred retirement plans. There are two overall goals of the course. The first is to provide students the knowledge to enhance confidence around managing finances so as to avoid commonly occurring errors in the management of personal finances. The second is to introduce key concepts underlying the discipline of finance.

STUDENT PERFORMANCE OUTCOMES
Upon completion of this course, the student will be able to:
1. Calculate simple interest on loans, present value and future value of a lump sum and an annuity.
2. Create a financial plan and a cash flow budget.
3. Prepare personal financial statements.
4. Develop an understanding of managing taxes, cash, and savings.
5. Apply financial techniques in making automobile, housing, consumer loan, and borrowing decisions.
6. Develop an understanding of life, health, and property insurance needs and decisions.
7. Apply financial techniques in making investment planning decisions.
8. Engage in financial planning, personal planning, and goal setting.

REQUIRED COURSE MATERIALS


ACADEMIC HONESTY

Missoula College relies upon and cherishes a community of trust. I firmly endorse, uphold, and embrace the University’s Student Conduct Code. Even one misconduct infraction can destroy an exemplary reputation that has taken years for the University to build. Acting in a manner consistent with the University’s policies will benefit every member of the community, not only while you attend the University, but also in your future business endeavors. All students must practice academic honesty. Academic misconduct is subject to an academic penalty by the professor and/or a disciplinary sanction by the University. All students need to be familiar with the Student Conduct Code.

STUDENTS WITH DISABILITIES

Students with disabilities may request reasonable modifications by contacting me. The University of Montana assures equal access to instruction through collaboration between students with disabilities, instructors, and Disability Services for Students (DSS). “Reasonable” means the University permits no fundamental alterations of academic standards or retroactive modifications. For the DSS site and information about other options, please click here. You must provide a letter from your DSS coordinator as outlined on their website so we can discuss and provide for these accommodations throughout the course, including exams.

UM FOOD PANTRY & GRIZZLY CUPBOARDS

Any student who is struggling to access food or housing and believes this may affect their academic performance is encouraged to contact the UM Food Pantry at umpantry@mso.umt.edu or ASUM Renter Center or 243-2017 for support.
In addition to the UM Food Pantry in the UC West Atrium, Grizzly Cupboards can currently be found on the Missoula College Campus in room 430, Trio Student Support Services in Lommasson Center room 180, the VETS Office at 1000 E. Beckwith, and at AISS in suite 113 of the Payne Family Native American Center.

ONGOING ACADEMIC SUPPORT SERVICES

EAB Navigator is an early alert system used to inform you of specific concerns and support systems in place to help you succeed in this course. Please check your umontana.edu email frequently; we will communicate your ongoing progress through the EAB platform to keep you apprised.

EXPECTATIONS FOR STUDENT CONDUCT: “NETIQUETTE”

There are rules and etiquette that apply to the online/hybrid realm, just as there are in the rest of society. Please follow these rules and expectations throughout the semester:

- Participate frequently. Studies show that the more students participate in an online class, the better they do.
- Complete your work on time and make sure that you’re staying current with the syllabus each week.
- Conduct yourself on Moodle and in this online/hybrid class as you would in real life. Respect others and remember that your fellow students are people. Be ethical, punctual, courteous, professional, compassionate, intellectually engaged, respectful, and enthusiastic.

TECHNICAL SUPPORT

Having trouble with Moodle? Unable to post or log in? Can’t submit assignments? Avoid waiting until the last minute to contact the UM Solutions Center. If you are experiencing technical difficulties and need immediate assistance, here are important resources:

Email: umonline-help@mso.umt.edu
Phone: 406.243.4999 or 866.225.1641 (toll-free)

HOMEWORK

Homework will consist of a variety of problems from the book and supplementary materials that I post (based on video lectures). **IMPORTANT: Most weeks’ homework will be due two times per week – Wednesdays and Fridays at 11 p.m. MST. However, on exam weeks or holiday weeks you may only have homework due once or on an ‘off day’ Carefully check the due dates for each chapter!!**
EXAM CONDUCT AND TIMING

Students must take exams on their regularly scheduled days, and within the time limits imposed on Moodle. If you require DSS accommodations, work closely with them in making your appointments. This is your responsibility.

Exams, homework, and your positive participation. The approximate points available are as follows:

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<thead>
<tr>
<th></th>
<th>Points</th>
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<tbody>
<tr>
<td>Exam #1</td>
<td>100</td>
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<tr>
<td>Exam #2</td>
<td>100</td>
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<tr>
<td>Exam #3</td>
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<td>Final Paper</td>
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<td>Guest Speaker Assessments</td>
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<tr>
<td>Homework</td>
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</tr>
<tr>
<td><strong>Total available points</strong></td>
<td><strong>576</strong></td>
</tr>
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GRADING SCALE

90 to 100% = A; 80 to 89.99% = B; 70 to 79.99% = C; 60 to 69.99% = D; 60% - = F