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Spring 1-2016

### BUS 238T.01L Financial Planning

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**Missoula College UM  
Business Technology Department**

Course Title:	Financial Planning	Course Number:	BUS238T
Instructor:	Tim Olson	Credits:	3
Office Hours:	M & W 11:10 – 12:00 and by appoint.	Office:	AD 11C
Office Phone:	243-7862	Date:	Spring 2016
Email:	Timothy.Olson@umontana.edu		

**PREREQUISITES: none**

**COURSE DESCRIPTION:**

This course deals with personal financial planning and investments. The course will focus on a variety of personal finance topics including, the time value of money, liquid asset management, federal income and estate taxes, credit cards, consumer loans, automobile purchases, and insurance. The course then looks at long-term investing. Specific topics covered include stocks, bonds, mutual funds, and tax-deferred retirement plans. There are two overall goals of the course. The first goal is to provide students with knowledge that will help you avoid commonly occurring errors in the management of personal finances. The second goal is to introduce you to some of the key concepts underlying the discipline of finance.

**STUDENT PERFORMANCE OUTCOMES:**

1. Calculate simple interest on loan amounts, present value of a future dollar amount, future value of an amount of money today, present value of an ordinary annuity and annuity due, and future value of an ordinary annuity and annuity due.
2. Develop an understanding of the financial planning process.
3. Learn how to prepare personal financial statements and budgets.
4. Develop an overview understanding of how to manage taxes, cash and savings.
5. Learn and apply financial techniques on how to make better automobile, housing, consumer loan, and borrowing decisions.
6. Develop an understanding of life, health, and property insurance needs and decisions.
7. Learn and apply financial techniques that lead to making better general investment planning decisions and for investments in stocks, bonds, and mutual funds.
8. Learn and apply financial techniques to properly analyze financial decisions such as retirement planning and estate planning.
9. Learn life skills and techniques related to financial planning, personal planning, goal setting, and career planning.

## REQUIRED TEXTS:

Lawrence J. Gitman and Michael D. Joehnk, Personal Financial Planning, 12<sup>th</sup> Edition (2011), ISBN 978-1-4390-4447-6.

Carol Keeffe, How to Get What You Want in Life with the Money You Already Have, 1<sup>st</sup> Edition (1995), ISBN 0-316-48518-7. (This book is out-of-print but UM-COT Bookstore has obtained new copies directly from the author, so contact UM-COT Bookstore to purchase. Alternatively, you should be able to obtain a used copy online).

## MAKEUP TESTS:

Tests may not be made up unless prior arrangements are made. You must contact me by phone or email by the date and time of the test to be able to make up the test. **Let me stress that there are no exceptions to this - if there's a problem, call and leave a message or you have lost the chance to take that particular exam.**

## EVALUATION:

Tests and projects are assigned the following points. Total points earned will be divided by the total points available to determine your grade. Tests will consist of multiple choice, true/false, short answer and essay questions.

Test #1 - Chapters 1, 2, 3 & DVD #1	125
Test #2 - Chapters 4, 5, 6, 7	125
Test #3 - Chapters 8, 9, 10	125
Test #4 - Chapters 11,12,13,14,15 & DVD #2	250
Book review on Keeffe book	50
Written paper on Keeffe book	50
Written Personal Plan	200
Written Myers/Briggs assignment	100
Total	1025

Test #4 (Ch.11-15 and DVD) is during final exam week and is on Thursday 5/12/2016 1:10 – 3:10.

## GRADING SCALE

<u>Percent</u>	<u>Grade</u>
90 - 100%	A
80 - 89%	B
70 - 79%	C
60 - 69%	D
Below 60	F

**This syllabus is subject to change.**

### **Use of Personal Electronic Devices:**

As a general rule, cell phones are inappropriate during class times. However, to some students, unique circumstances require their use. (I.e. emergencies, health, absolute business necessity). If you absolutely require their use, you must adhere to the following criteria:

1. If they are not required, please turn them off, or on vibrate mode.
2. If receiving a call, leave the room quietly. Do not conduct your conversation in class. (You are responsible for notes missed)
3. **There will be no use of cell phones or other tablets during any exams. Please bring a calculator for use during all tests. I will not let you use your cell phone as a calculator.** Due to testing standards, you may not leave the room during a quiz or exam and cell phones must be turned off.
4. You may bring an I-pod to class only during the days we are working on projects that do not include lectures.
5. Please be courteous of your classmates. Should this policy create routine distractions, I will ask you to leave the class. A positive learning environment will be maintained.

### **Other and Accommodations:**

All students must practice academic honesty. Academic misconduct is subject to an academic penalty by the course instructor and/or a disciplinary sanction by the University.

All students need to be familiar with the [Student Conduct Code](http://www.umt.edu/SA/VPSA/index.cfm/page/1321). The code is available for review online at <http://www.umt.edu/SA/VPSA/index.cfm/page/1321>.

Students with disabilities will receive reasonable modifications in this course. Your responsibilities are to request them from me with sufficient advance notice, and to be prepared to provide verification of disability and its impact from Disability Services. Please speak with me after class or during my office hours to discuss the details. For more information, visit the [Disability Services for Students website](http://www.umt.edu/dss/) at [www.umt.edu/dss/](http://www.umt.edu/dss/).