

Fall 9-1-2018

## BFIN 205S.01: Personal Finance

Lisa M. Swallow

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**MISSOULA COLLEGE  
THE UNIVERSITY OF MONTANA  
BUSINESS TECHNOLOGY DEPARTMENT**

**COURSE NUMBER AND TITLE:** BFIN 205S  
**DATE:** Fall 2018  
**CLASS:** MW 12:00-1:20 Missoula College 234  
**INSTRUCTOR:** Lisa Swallow, CPA CMA MS  
**E-MAIL:** lisa.swallow@umontana.edu  
**OFFICE:** MC 408  
**OFFICE HOURS:** Mondays and Wednesdays 12-1  
**CREDITS:** 3  
**PREREQUISITES:** None

**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. The course 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. Specific topics covered include 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 help them avoid commonly occurring errors in the management of personal finances. The second is to introduce them to some of the 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 of a future dollar amount, and the future value of an annuity.
2. Develop an understanding of the financial planning process.
3. Learn how to prepare personal financial statements and budgets.
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.

**REQUIRED COURSE MATERIALS:**

- Calculator - Students must have a simple calculator. If a student forgets a calculator, the student will work the math by hand. *Smart phones, tablets, laptops, notes, smart watches, or other assistive items are not allowed.*
- Personal Financial Planning, Cengage Publishing 14<sup>th</sup> edition, Billingsley, Gitman, and Joehnk, ISBN: 978-1-305-63661- 3 (hardcover)

*\*This is neither an on-line course nor a hybrid course\* although I will use Moodle to post some items.*

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

• Exam #1	100 points
• Exam #2	100 points
• Exam #3	100 points
• Exam #4	70 points
• Positive participation/homework	<u>130 points</u>
Total available points	<b><u>500 points</u></b>

**GRADING SCALE:** 90 to 100% = A; 80 to 89.99% = B; 70 to 79.99% = C; 60 to 69.99% = D; Below 60% = F

**EXAM CONDUCT:** Students must take exams on their regularly scheduled days unless they have an excused absence. Excused absences include ONLY (1) University-approved absences, (2) documented health emergencies, (3) civil service such as military duty and jury duty, and (4) other emergencies deemed appropriate by the instructor. In all cases, the instructor must be notified **prior to the exam** unless the emergency makes such notification infeasible. During the exams,

you may not leave the room for any reason. Doing so results in the conclusion of that student's work. I must be notified in writing (this includes e-mail) if you are unable to take a quiz or exam with DSS on our regularly-scheduled day in class. The only exception to taking an exam on our regularly-scheduled day is if DSS has a scheduling conflict. Please work closely with DSS in making your appointments. This is your responsibility.

**MAKEUP EXAMS:** Exams may not be made up unless prior arrangements are made. You must contact me **by the date and time of the exam** in order to take a makeup. **There are no exceptions to this—if there is a problem, leave a message or you have lost the chance to take a makeup exam.**

**HOMEWORK:** Reading assignments and problems will be assigned regularly. It is your responsibility to attempt the material before we review the solutions. Homework is due the class period for which it is assigned. We will review the homework in class, but you must complete it before class so that you can have the maximum benefit. The best way to approach this class is to read the assigned pages, listen to the lecture, and then reread the pages to do your homework. I do not accept late homework.

**POSITIVE PARTICIPATION** Professional behavior is expected at all times. I expect you to attend class and to participate professionally in class activities. Consider this class a “professional business meeting.”

- If you are absent, it is your responsibility to obtain missed material from your peers, so establish contact with other students in the class immediately.

You must:

- Remain in the class for the duration of the class
- Bring all materials needed for the class.
- Turn off your phone during class. If this is an issue, please contact me immediately!
- Remove earphones/buds during class.
- Be an active listener—not talking while others are talking, including the professor.
- Refrain from using any technology not required for class at that time.
- Complete your homework according to the course schedule.
- Participate as appropriate.

**ACADEMIC MISCONDUCT:** 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. The UM Student Conduct Code specifies definitions and adjudication processes for academic misconduct and states, “Students at the University of Montana are expected to practice academic honesty at all times.” **IMPORTANT:** It is the student’s responsibility to be familiar with the Student Conduct Code, including definitions of academic misconduct.

**DISABILITY SERVICES FOR STUDENTS:** Students with disabilities will receive reasonable modifications in this course. The student’s responsibilities are to request them from me with sufficient advance notice and to be prepared to provide official verification of disability and its impact from Disability Services for Students. Please speak with me after class or during my office hours to discuss the details. For more information, visit the website for the office of Disability Services for Students. The phone number is 406.243.2243.

**COURSE SUCCESS:**

- The student is expected to take responsibility for learning the material. Education research shows that students are better able to master material and retain knowledge if they come to class prepared for the day’s topic. Therefore, I strive to optimize your learning experience by expecting you to read the assigned material and review the assigned chapter questions **before** these topics are discussed in class.
- Expect to spend at least 2 hours of outside class for each hour in class. This time may be increased if you are having difficulty. “Time” alone does not guarantee mastery of the material.
- Read the assigned material and attempt the homework **before** coming to class.