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BADM 265-01, Personal Financial Management, Fall 2009

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Authors	Fisher, Richard L.
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Business 265 Syllabus (continued)

12. The professional presentation of the results of financial planning research and recommendations regarding alternatives; and
11. The development and use of Excel in the analysis and development of financial analysis and decision making.

REQUIRED TEXT AND MATERIALS

1. **“Personal Finance” (Eighth Edition)**, by Ralph R. Frasca. Prentice Hall/Pearson, 2008;
2. The Wall Street Journal (Student Subscription);
3. Handouts and case studies, as directed.

CLASSROOM REQUIREMENTS

1. Success in the course will depend upon each student’s preparation for each topic *as it is to be discussed in class*; as a result, each student will be expected to have read each text assignment and to have focused on assigned problems and review questions **prior to** the day that each topic is to be discussed in class;
2. Professor commentary on text material and its practical application to current events will definitively occur in the classroom; consistent with such objective, **success in the course will be dependent on class attendance, which is mandatory. Class attendance will be taken and graded.** If a student is absent from class due to illness or other excusable reason (such as for a required school sporting event), the student must provide the Professor with an explanation of the absence. Absences for which an excuse is not given or accepted will represent an unexcused absence. When, in the Professor’s opinion, unexcused absences are excessive, or unsatisfactory performance in the course jeopardizes the student’s progress, notice to the Assistant Dean of Academic Affairs may be given by the Professor. Further absences will, at a minimum result in a (perhaps substantial) lowering of the student’s grade, and *may* result in failure in or suspension from the course. Should a student receive a notice of excessive absences or unacceptable performance in the course, it is the student’s sole responsibility to promptly contact the Professor to discuss the situation in question.
3. Students are responsible for any announcements that are made in class, including changes in assignments, due dates, elements of the course syllabus or its schedules, and for any handouts, *whether such student was present in class or not at such time, for any reason*; the attached assignment outlines are tentative at this time, and is subject to change as guest speaker availability changes. If revised Assignment outlines are in effect, they will be color coded, and the class notified *under which schedule the class is currently operating*.

Business 265 Syllabus (continued)

4. the attached Assignment and Problem outlines are tentative at this time, and are subject to change, for which notice in class will be given by the Professor;
5. Test dates will be announced sufficiently far in advance, and no makeup or early administration of tests will be allowed, except in extraordinary circumstances, and in the sole discretion of the Professor. For students required to attend school sponsored events, a request to take a test or exam early may be considered by the Professor.
6. If Chapter Tests are *not* designated by the Professor as “*take home*,” they will generally be given at night outside of class, with no adjustment to scheduled classes made. Any take home tests will be given a specific date by which they must be turned in to the Professor.
7. In class quizzes, announced or not, may be given at the Professor’s discretion, as may be extra credit quizzes; differentiation as to each category will be communicated at the time of the quiz. ***There will be no discretion given in making up any quizzes.***
8. All Focus Questions and Homework is expected to be completed as detailed in the attached Question and Problem Assignments schedule. The Professor may or may not collect Homework. Answer keys will be available outside of the Professor’s office so that any student desiring to check homework answers *after its due date* can do so outside of class. Please see the attached *Chapter Assignments and Question and Problem Assignment schedules (2 pages)* for specific details as to how such are to be completed. Students may work on homework on a small group basis, but categorically turning in homework completed by another will be considered a violation of The Rhodes Honor Code. Late homework will not be accepted.
9. In class participation in discussion topics is very important, as is student initiative in relating classroom topics to current events in the financial world (especially as connected to the student’s review of *The Wall Street Journal*);
10. Written assignments and class presentations should be completed and presented in a timely and professional manner, illustrating a depth of thought and careful communication of ideas and perspective. With respect to group assignments, each student is expected to make a balanced contribution to the group, and to share in the actual presentation to the class. Use of appropriate professional communication skills is very important. Careful compliance with presentation parameters (to be handed out or announced) is imperative.
11. Students are solely responsible for contacting the Professor if difficulties with the material are encountered, and use of office hours is encouraged. Such contact should be made On a timely basis, and the student should not wait on or try to “cram” remedial assistance.

Business 265 Syllabus (continued)

12. The nature of the material is such that key concepts of the course “build upon” one another, and there is low probability of success in the course if the student procrastinates in terms of mastering the material. Asking questions in class is encouraged.
13. Regular review of *The Wall Street Journal* is required, and a subscription to same is mandatory (student rates are available, and will be discussed in class);
- 14. The use of cell phones, texting, or email review in the classroom is not allowed in any respect.**
15. Anyone who has received formal documentation through Disability Services, and needs accommodations for testing should let the Professor know in writing well before the first Chapter test.

GRADING PROCESS

1. Major factors entering into grade determination will consist of:
 - a. Class attendance and contribution to class discussion **(20%)**;
 - b. Participation in, and communication with respect to group project **(15%)**;
 - c. The following testing parameters:
 - i). Chapter Test No. 1 **(20%)**;
 - ii). Chapter Test No. 2 **(20%)**;
 - iv). Comprehensive Final Examination **(15%)**.
 - d. Quizzes and/or homework assignments **(10%)**.
2. Overall course grades will be assigned according to the following general parameters (with pluses and minuses, as appropriate):

- A 90% and above
- B 80% to 89.9%
- C 70% to 79.9%
- D 60% to 69.9%
- F Below 60%

HONOR CODE

1. Compliance with The Rhodes College Honor Code is expected at all times. It will be considered an Honor Council offense to use, or to refer to notes, tests, presentations, or other related materials associated with prior students or materials used in previous offerings of the course.

8/26/09

**Business 265
Personal Financial Management
Chapter Assignments-Fall Semester 2009**

Personal Finance: An Integrated Planning Approach (8th Edition) by Ralph R. Frasca

Please note that certain Chapters are NOT covered in strict numerical sequence.

Class Date	Topic	Reading Assignment
Thursday Aug. 27	Course Introduction	Not Applicable
Tuesday Sept. 1	Financial Planning Process	Chapter 1
Thursday Sept. 3	Financial Statements & Budgets	Chapter 3
Tuesday Sept 8	Time Value of Money	Chapter 2
Thursday Sept. 10	Time Value of Money (continued)	Chapter 2
Tuesday Sept. 15	Taxes	Chapter 4
Thursday Sept. 17	Taxes (continued)	Chapter 4
Tuesday Sept. 22	Cash Management	Chapter 5
Thursday Sept. 24	Short-term Credit Management	Chapter 6
Tuesday Sept. 29	Short-term Credit Management (continued)	Chapter 6
Thursday Oct. 1	Guest Lecture / Presentation	Handout
Tuesday Oct. 6	Financial Markets & Institutions	Chapter 9
Thursday Oct. 8	Investment basics	Chapter 10
Tuesday Oct. 13	Stocks & Bonds	Chapter 11
Thursday Oct. 15	Stocks & Bonds (continued)	Chapter 11
Thursday Oct. 22	Mutual Funds & Other Pooling Arrangements	Chapter 12
Tuesday Oct. 27	Guest Speaker-Mutual Funds	Handouts
Thursday Oct. 29	Guest Speaker-Mutual Funds	Handouts
Tuesday Nov. 3	Asset Allocation	Chapter 9-12 Inclusive
Thursday Nov. 5	Retirement Planning	Chapter 16
Tuesday Nov. 10	Consumer Durables	Chapter 7
Thursday Nov. 12	Housing	Chapter 8
Tuesday Nov. 17	Property & Liability Insurance	Chapter 13
Thursday Nov. 19	Healthcare & Disability Insurance	Chapter 14
Tuesday Nov. 24	Advanced Topics	Handouts
Tuesday Dec. 1	Team Presentations	Not Applicable
Thursday Dec. 3	Team Presentations	Not Applicable
Tuesday Dec. 8	Advanced Topics & Possible Review	Handouts
Tuesday Dec. 15 5:30 PM	FINAL EXAM DUE - TENTATIVE	

1. The above schedule assumes a Rhodes Fall Recess spanning October 17 – October 20, and a Thanksgiving Recess spanning November 25 – November 29.
2. Chapter Test No. 1 (Chapters 1-5, **tentatively** scheduled for / due Monday PM, September 28th, 2009.
3. Chapter Test No. 2 (Chapters 6, 9,10 and 11) **tentatively** scheduled for / due Monday PM, Oct 26th, 2009.

8/26/09
Business 265
Personal Financial Management
Question and Problem Assignments-Fall Semester 2009

. Please note that certain Chapters are NOT covered in strict numerical sequence.

All chapters of *Personal Finance* have problems, review questions, and cases. Below is listed each Chapter, and the questions and problems in such chapters on which I would like students to focus as chapters are read, and those assigned for homework. The student is to concentrate on the Focus Questions concurrently with reading of the Chapter (ie., before the class in which the Chapter is to be covered in class).

Homework is to be completed by the beginning of the class session **following** that during which the Chapter was discussed (eg., the homework for Chapter 3 is due in class on September 8th).

Questions , problems, and homework may be reviewed in the class session **AFTER** we have discussed the chapter in class.

Ch.	Name	Focus Questions	Homework Problems
1	Financial Planning (pg. 16)	7, 10, 14,18	
3	Financial Statements & Budgets (pg. 74-76,78)	3, 11,15	Prepare a personal Semester/ Monthly Budget using the Excel email from the Professor
2	The Time Value of Money (pg. 41-42)	2, 6, 11, 12	5,13,14,16,17
4	Taxes (pg. 110-111)	1, 7,10, 12	4,5,6
5	Cash Management (pg. 138-139)	3, 5, 9	11
6	Short-Term Credit Management (pg. 174-176)	2, 3, 5, 18	9, Case 6.1 (questions 1,2,3,4)
9	Financial Markets & Institutions (pg. 263-264)	2, 8,9,	13, Case 9.1 (questions 1-2)
10	Investment Basics (pg. 283-284)	5, 9,14	1,16
11	Stocks & Bonds (pg. 312-313)	1,15,16	3,21,22
12	Mutual Funds & Other Pooling Arrangements (pg. 339-340)	1,2,7,8,9,17	11 (b),12,16,18
7	Consumer Durables (pg. 201-202)	5, 11,14	3, Case 7.2
8	Housing (pg. 235,236)	6, 8,11,20	12, Case 8.1

13	Property & Liability Insurance (pg. 370-371)	6, 7,11,14,17	2,10, Case 13.2
14	Health Care & Disability Insurance (pg. 398-399)	3, 7,17, 14	4, Case 14.2
16	Retirement Planning (pg. 466)	3,7, 14,17,20	13
	Team Presentations		Team presentations scheduled on December 1st and 3rd.