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BADM 265-01, Personal Financial Management, Spring 2010

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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 a specifically 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.*

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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. Quizzes are a very important aspect of the course and are designed to keep students current on the text material, as well as a measure of how well class concepts are being absorbed. ***There will generally be no discretion given in making up any quizzes, even for excused absences.***
8. All Focus Questions and Homework are 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 in the Professor’s Public Folder, 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 when 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

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12. 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.
13. 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.
14. 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);
- 15. *The use of cell phones, texting, or email review in the classroom is not allowed in any respect.***
16. 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.

