SYLLABUS

Personal Financial Management 2220  Spring 2010  BB 259
Sec. 001  MW 2:20-3:45 p.m.

Prof. Nancy Mardis BB 221  678-2150  nmardis@memphis.edu

Text: Personal Financial Planning, 11th ed. (custom version if available), Gitman and Joehnk
or Personal Financial Planning, 11th ed., Gitman and Joehnk

Office hours: Mondays, 4-5 p.m.; Wednesdays, 11 a.m. to noon, and by appointment.

Course Objective: This course covers the basics of personal financial planning. Topics covered will include the planning process, assessment of financial condition, budgeting, taxes, savings and investments, insurance, consumer credit, housing, retirement and estate planning. Information will come from textbook, lectures, and guest speakers.

Attendance Policy: Attendance is not mandatory but is strongly encouraged. Roll will be taken. Up to two points will be added to the final grade based on consistent attendance. Students are responsible for signing the roll sheet when it is circulated.

Chapter Assignments: Chapters will be covered in the order as shown on the syllabus unless otherwise announced. I reserve the right to alter this calendar as circumstances may dictate, including testing dates. All changes will be announced in class. Students not attending class are responsible for obtaining this information. In addition, students are expected to read the text material before coming to class and to be prepared to discuss assignments and to work problems found throughout the text. Pop quizzes may be given if students appear consistently inattentive or unprepared.

Personal Finance Assignments and Case Applications. Throughout the semester students will be required to complete worksheet assignments and/or work problems, sometimes during class periods. Students will be assigned projects at intervals during the semester. This will be outside work. Timeliness in completing assigned work will be a factor in grading. The worksheets, problems, and projects together are worth twenty-five (25) percent of your course grade. Points will be deducted for late work.

Examination Format: There will be five quizzes. The quizzes, averaged, will count 25 percent of your grade. Quizzes may be closed book, open book, or take-home. There will be two exams: a midterm and a final. Testing format for quizzes and exams may be essay, problems and/or multiple-choice. Makeup exams are strongly discouraged and will be allowed only at my discretion. The final exam will be comprehensive. Exams will count fifty (50) percent of your grade (midterm 25%, final 25%).

Grading Scale: A 90 & above; B 80-89; C 70-79; D 60-69; F below 60.

Class Conduct and Honor Code: Coffee and soft drinks are allowed in the classroom. Food is not. Please be prompt. For the policy on general class conduct, see the classroom misconduct section of the Code of Student Conduct and Disciplinary Procedures in the Student Handbook. Tape recording during the lecture is prohibited unless a student is under a physical or learning disability and cannot take adequate notes. I will make the final determination on the question. For consequences of cheating, please see the Student Handbook, Code of Student Conduct.
Class Sessions

Jan. 20, 25, 27
Feb. 1, 3, 8

Assignments/Breaks/Tests(REVISED)

Chs. 1, planning; 2, statements, budget

Goals due 1/27; statements due 2/3

Wednesday, Feb. 10

Feb. 15
Feb. 18
Feb. 22, 24

1st Quiz, chs. 1 & 2 (closed book)

Time management, Time log due 2/22
Guest speaker
Chapter 3, tax

Wednesday, Feb. 24

March 1
March 3
March 8-13

2nd Quiz, ch.3 (take-home) due 3/1

Chapter 4, cash & saving & assignment
Banking assignment due 3/15
Chapter 6, open accounts

SPRING BREAK

March 15

Chapter 7, consumer loans

Wednesday, March 17

March 22

3rd Quiz, chs. 4, 6, & 7 (closed book)

Midterm Review (bring Quizzes 1 and 2)

Wednesday, March 24

March 29
March 31
April 5

MIDTERM EXAM

Chapter 9, health, guest speaker
Chapter 8, life insurance
Chapter 10, prop. ins., guest speaker

Wednesday, April 7

April 12
April 14

4th Quiz, chs. 8,9,10 (open book)

Chapter 11, 12, 13 investment planning
(budget due – 4/12)
Guest speaker, investment planning
$ summary/$ log & Book Report due 4/21

Monday, April 19

April 21
April 26

5th Quiz, chs. 11, 12, 13 (closed book)

Chapter 5, housing
Chapter 15, probate

April 28 – Review; April 29 – Study Day

FINAL: Wed., May 5, 1-3 p.m.