Course Syllabus
FIR 1220 – Personal Financial Management
Fall Semester, 2015
3.0 Credit Hours

(Last updated: 08/10/2015)

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Office: FAB 442
Office Hours: Tuesdays and Thursdays from 11:15a.m.-12:45p.m.

Course Overview:
This is non-technical course covering areas of personal budgeting, borrowing and credit, insurance, home ownership, investment, taxes, entrepreneurship, and family financial planning. NOTE: If taken after student has received credit for FIR 3710 or 3810, credit will not count for B.B.A. degree.

Pre-Requisites/Co-Requisites:
There are no course pre-requisites to enrolling in this course.

Required Texts (and Related Materials):

Location of Course Materials:
All course materials are located on the eCourseware website.

Course Objectives:
Understanding of basic personal financial concepts and practices is critical to your ability to function in society and critical to the well-being of all citizens. Many problems in society stem from a lack of understanding of basic financial concepts, including bankruptcies and divorce. This course is designed to introduce you to the personal side of financial analysis and activity and provide you with an important additional perspective to other business-related coursework taken at the University of Memphis. Typically, other courses tend to address finance topics from the perspective of the organization or the (typically large/institutional) investor. While some students may decide to continue their studies in the finance field, all students as well as members of our community will benefit immensely from an early course that prepares them as consumers and users of financial services. You will be placed at the “center of your financial universe” and be exposed to the areas of financial planning and analysis which can help you increase your financial literacy and help you make more intelligent choices about your future financial situation. Topics covered
include financial planning, financial budgets, taxes, managing basic assets, managing credit, managing insurance, managing investments and planning for retirement and thereafter.

By successfully completing this course, you should be able to:

1. Appreciate the importance of and have the capability to create a financial plan.
2. Understand basic financial terms and financial instruments such as credit, insurance, pension plans, stocks and bonds.
3. Understand the impact of taxes on financial performance.
4. Understand the importance of saving and planning for retirement.
5. Improve your financial literacy.

Fogelman College: Learning Outcomes for Your Degree
This course is designed to help you to meet the overall learning objectives for the BBA degree offered by the Fogelman College. You should take the time to become familiar with the overall learning objectives as a student in the BBA program:

- [http://www.fcbeassessment.net/LearningOutcomes/BBADegreeLearningOutcomes.pdf](http://www.fcbeassessment.net/LearningOutcomes/BBADegreeLearningOutcomes.pdf)

Professor’s Expectations of Students:
In general, you should assist the instructor in creating a positive, supportive environment for learning by staying engaged in the course and actively participating in all discussions.

Student's Expectations of the Professor:
In my role as your instructor there are certain things you can expect from me such as a well-organized and engaging learning experience, a timely response to e-mails and timely grading of all assigned work.

Grading and Evaluation Criteria
Over the semester, you will have a variety of opportunities to earn points towards your final (overall) letter grade in this course.

<table>
<thead>
<tr>
<th>Item</th>
<th>Weight</th>
</tr>
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<tbody>
<tr>
<td>Assignments</td>
<td>20%</td>
</tr>
<tr>
<td>Module Quizzes</td>
<td>60%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>20%</td>
</tr>
<tr>
<td>Class Participation</td>
<td>***</td>
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</table>

*** I will take class participation, or lack thereof, into account if your grade falls on or close to a border in-between two grades.

Final course grades are earned according to the following table (I may curve grades if needed):

<table>
<thead>
<tr>
<th>Range</th>
<th>Grade</th>
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<th>Grade</th>
<th>Range</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>92%-100%</td>
<td>A</td>
<td>84%-87%</td>
<td>B+</td>
<td>70%-74%</td>
<td>C+</td>
<td>56%-59%</td>
<td>D+</td>
</tr>
<tr>
<td>88%-91%</td>
<td>A-</td>
<td>80%-83%</td>
<td>B</td>
<td>65%-69%</td>
<td>C</td>
<td>50%-55%</td>
<td>D</td>
</tr>
<tr>
<td></td>
<td></td>
<td>75%-79%</td>
<td>B-</td>
<td>60%-64%</td>
<td>C-</td>
<td>Below 50%</td>
<td>F</td>
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</table>

Your overall grade for the semester is based on how well you perform on a mixture of formal activities including discussions, quizzes and projects. A detailed description of each of the assessed activities can be found after the scoring summary table below.
Course Topics:

<table>
<thead>
<tr>
<th>Module Number</th>
<th>Chapters</th>
<th>Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1, 2 &amp; 3</td>
<td>Foundations of Financial Planning</td>
</tr>
<tr>
<td>2</td>
<td>4 &amp; 5</td>
<td>Managing Basic Assets (Cash, Savings, Auto &amp; Home)</td>
</tr>
<tr>
<td>3</td>
<td>6 &amp; 7</td>
<td>Managing Credit</td>
</tr>
<tr>
<td>4</td>
<td>8, 9 &amp; 10</td>
<td>Managing Insurance Needs (Life, Health &amp; Property)</td>
</tr>
<tr>
<td>5</td>
<td>11, 12 &amp; 13</td>
<td>Managing Investments</td>
</tr>
<tr>
<td>6</td>
<td>14 &amp; 15</td>
<td>Retirement and Estate Planning</td>
</tr>
</tbody>
</table>

Note that the following dates have no class: October 13, November 24 and November 26.

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Final Exam Schedule
The final exam for this class will be scheduled according to the Registrar’s academic calendar website. It will take place in our normal classroom on December 8th from 8:00a.m.-10:00a.m..

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Course Policies

E-Mail:
All students are required to maintain and access their University of Memphis (@memphis.edu) e-mail account. You will receive all official course correspondence at this e-mail account. Any inability to receive incoming e-mail in a timely fashion (e.g., not regularly checking your e-mail, having a “full mailbox” condition, etc.) is the student’s responsibility.

Attendance:
I do not take attendance. If you miss a class, it is your responsibility to find out what happened during that class. You are responsible for any material covered or announcements made in class. You are expected to stay active and engaged throughout the academic term and keep up with the schedule of activities. Your full engagement in the class begins on the first day of the semester and should be maintained until the last form of assessment is submitted. For students receiving federal student loans, any lack of engagement in the course may be treated as non-attendance and potentially impact access to student loans in the future.

Adding / Dropping:
If you have questions about adding or dropping classes, please refer to this page on the Registrar’s website.

Academic Integrity:
The University of Memphis has clear codes regarding cheating and classroom misconduct. If interested, you may refer to the Student Handbook section on academic misconduct for a discussion of these codes. Note that using a “Solutions Manual” is considered cheating. Should your professor have evidence that using a “Solutions Manual” has occurred, he/she may take steps as described on the campus’ Office of Student Conduct website. If you have any questions about academic integrity or plagiarism, you are strongly encouraged to review the Fogelman College's Website on Academic Integrity.
Participation:
To be successful in this course as a student, you must stay active and involved throughout the entire semester. You should actively participate in class discussions and not be afraid to ask any questions.

Extra Credit:
There is no extra credit offered in this course. Your final grade will be computed based on your work on the formal/assessed activities previously described in this syllabus.

Missed Assignment/Quiz/Exam Policy:
When you enroll for this course, you are agreeing to be available for all class meetings, which includes quizzes and exams. If you cannot commit to this then you should not take this course. Save for excused absences (granted at my discretion and usually requiring a doctor’s note or appropriate documentation detailing the necessity of your absence), unexcused absences will count as a zero in the grade book for the relevant piece of assessment. In the case of excused absences, there will be an opportunity to take a make-up quiz/exam or receive an extension for an assignment deadline.

Inclement Weather:
In the event that inclement weather requires the cancellation of classes at The University of Memphis, local radio and television media will be immediately notified. Additionally, the University of Memphis has established an Inclement Weather Hotline at 901-678-0888 as well as TigerText, an emergency alert text messaging service to students, faculty and staff. This optional service is used in the event of an on-campus emergency, an unscheduled university closing, or a delay or cancellation of classes due to, for instance, inclement weather. Click here for information on TigerText.

Syllabus Changes:
I reserve the right to make changes as necessary to this syllabus. If changes are necessitated during the term of the course, I will immediately notify students of such changes by e-mail.

Student Services
Please access the FCBE Student Services page for information about:

- Students with Disabilities
- Tutoring and other Academic Assistance
- Advising Services for Fogelman Students
- Technical Assistance