Instructor: Assoc. Prof. Nancy Mardis, J. D.
Phone1: 901.678.2150
Phone2: 901.678.5930 (office)
E-mail: nmardis@memphis.edu
Office: BB208

Office hours: M/4-5:30 p.m.; W, 12:30-2 p.m.: by appointment.

Recommended Text (and related materials)


Course Overview

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, buying a car, retirement planning. Information will come from textbook, lectures, and guest speakers. There are no pre-requisites for this course.

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 and turning in assignments.

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. 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 40 percent of your course grade. Points will be deducted for late and/or incomplete work. To get full credit, assignments must be turned in on time and be complete.

Examination Format

There will be five quizzes. The quizzes, averaged, will count 20 % 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 as follows: midterm 20% and final 20%). Assignments will be 40 % of your grade.

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<tr>
<th>Point Range</th>
<th>Assigned Grade</th>
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<tr>
<td>90-100 points</td>
<td>A</td>
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<tr>
<td>80-89 points</td>
<td>B</td>
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<td>70-79 points</td>
<td>C</td>
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<td>60-69 points</td>
<td>D</td>
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<td>60 and below points</td>
<td>F</td>
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Class Conduct and Honor Code

Coffee and soft drinks are allowed in the classroom. 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.

Class Sessions

<table>
<thead>
<tr>
<th>Jan. 14, 16, 23,28</th>
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<td>Jan. 30, Feb. 4</td>
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Assignments, Breaks/Tests

| Chs. 1, planning; 2, statements, budget (goals due 1/28; fin. state, due 2/4) |

Wednesday, Feb. 6

| M, Feb. 11 |
| W - Feb. 13, M – Feb. 18 |

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

| Time management (time sheet due 2/18) |
| Chapter 3, tax (Guest speaker, 2/18) |
Wednesday, Feb. 20

W, February 20
M, February 25
W, February 27

2nd Quiz, ch.3 (pass out take home)
Chapter 4, cash & savings
Guest speaker (tax test due 2/25)
Chapter 6, open accounts (pass out banking assign)

March 4-10

M, March 11

SPRING BREAK

M, March 11

Wednesday, March 13
M, March 18

3rd Quiz, chs. 4, 6, & 7 (closed book)
Midterm Review (bring Quizzes 1 and 2)

Wednesday, March 20
M, March 25
W, March 27
M, April 1

MIDTERM EXAM

Chapter 7, consumer loans (banking assign.due 3/11)
Chapter 9, health/benefits, guest speaker
Chapter 8, life insurance
Chapter 10, prop. ins., guest speaker

Wednesday, April 3
M, April 8
W, April 10
M, April 15
W, April 17

4th Quiz, chs. 8,9,10 (open book)
Discuss budget process (budgets due)
Chapters 11-13, investments
Guest speaker (book report, summary due)
Chapter 5, housing/auto (pass out 5th QUIZ)

M, April 22
W, April 24
W, May 1

To Be Announced (take home quiz due)
Pass back assignments and quiz 5

Assignments Due
Monday, Jan. 28
Goals (4 points)
Monday, February 4
Financial Statements (B, I&E) (4 points each)
Monday, February 18
Time Log (4 points)
Monday, March 11
Banking Assignment (3 points)
Monday, April 8
Budget (7 points)
Monday, April 15
Book report (7 pts.) Summary (7 pts.)

Exemption from final: “A” average on quizzes and midterm and satisfactory completion of all aforementioned assignments, including book report and summary.