Course Syllabus

FIR 1220 – Personal Financial Management

SPRING 2019

3 Credit Hours

Instructor: Mr Jianning Huang  
Email: jhuang9@memphis.edu  
Course Website: https://elearn.memphis.edu  
Technical Support: Contact me or helpdesk (901-678-8888)  
Textbook Website: http://www.cengage.com/c/pfin-6e-billingsley#compare-options  
Office Hours: 12:00-13:00 Tuesday FCBE364

Course Overview
This course covers the personal financial planning process including areas of personal budgeting, borrowing and credit, insurance, home ownership, investment, taxes, entrepreneurship, and family financial planning.

Required Text
PFIN 6th Edition (5th edition is also acceptable. Coursemate access or additional codes purchase are NOT required). Publisher website

Authors: Gitman, Joehnk, and Billingsley  
Publisher: Cengage
Pre-Requisites/Co-Requisites

This is a beginning course in the area of finance, and the coursework will require basic mathematical skills. There are no pre-requisites for this course.

Technical Skills Needed

The student should also have the ability to utilize independently the following technologies: Microsoft Word (or equivalent), Microsoft Excel (or equivalent), Managing digital files (copy, attach, etc.), PowerPoint (or equivalent) to create and display presentations.

Recommended Materials

Excel should suffice for all calculations. You may also consider a financial calculator or financial calculator app if you choose.

Location of Course Materials: https://elearn.memphis.edu

Course Objectives

This course is designed to introduce students to the personal side of financial analysis and activity and provide them an important additional perspective on other finance/accounting coursework taken at the University of Memphis. Typically, other courses tend to address these 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 and enter these professions that are often lucrative, 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.

In this course, the student is placed at the “center of their financial universe” and is exposed to the areas of financial planning and analysis, which can help them to increase their financial literacy and make more intelligent choices about their future financial situation.

Topics covered in the course include:

Module 1: Foundations of Financial Planning, Statements, Budget and Taxes (Chapter 1, 2 & 3)
Module 2: Managing Basic Assets and Making Auto & Home Decisions (Chapter 4 & 5)
Module 3: Managing Credit (Chapter 6 & 7)
Module 4: Managing Insurance Needs (Chapter 8, 9 & 10)
Module 5: Managing Investments (Chapter 11, 12 & 13)
Module 6: Retirement and Estate Planning (Chapter 14 & 15)

Instructor’s Expectations

1. Your success in this class is important to me. I will be available to assist you in every possible way of enhancing your learning experience.
2. Students are expected to stay current in their reading assignment preparation and regularly visit the course website. In general, you should assist the instructor in creating a positive, supportive environment for learning by staying engaged in the course and actively participating.

3. Utmost ethical conduct is expected from everyone. Academic dishonesty and cheating will result in the appropriate academic and university penalties to the extent that an "F" may be assigned for the course grade and the student may be dismissed from the University for Disciplinary Reasons.

4. Caution: The course instructor does not have access or control over administrative issues such as meeting admissions criteria for the Graduate School or completion of prerequisites, if any, by the students. Please contact the program director for any administrative questions.

**Student’s Expectations**

In my role as your instructor, there are certain things you can expect from me including: well-organized and engaging learning experience, response to emails within two (2) business days (most likely sooner) and feedback on all work submitted within a week.

**Grading**

The grade weights and a discussion of each of the grade categories are provided below. We will be utilizing the grade book within the eLearn system. The due date of all sections are also stated below.

<table>
<thead>
<tr>
<th>Section</th>
<th>Percentage</th>
<th>Due</th>
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</thead>
<tbody>
<tr>
<td>Quiz</td>
<td>30%</td>
<td>Various dates</td>
</tr>
<tr>
<td>Financial plan project</td>
<td>20%</td>
<td>4/22/2019</td>
</tr>
<tr>
<td>Bloomberg certificate</td>
<td>10%</td>
<td>4/16/2019</td>
</tr>
<tr>
<td>Discussion</td>
<td>10%</td>
<td>4/22/2019</td>
</tr>
<tr>
<td>Attendance</td>
<td>10%</td>
<td>Recorded in class</td>
</tr>
<tr>
<td>Final exam</td>
<td>20%</td>
<td>4/26/2019</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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</tbody>
</table>

**Module Quizzes**

There will be a quiz for each module (one module usually covers two to three chapters). This will allow many, smaller points of feedback throughout the course and provide you an opportunity to assess and correct problems early. Quizzes will be administered through the eLearn system and you will have two attempts at each quiz (the higher score of the two will be recorded).

**Term Project: Personal Financial Plan**

Students will create a personal financial plan, showing an application of various topics covered in this course. Detailed instructions are available within eLearn and the project is due at the end of the term.
Bloomberg Certificate

Students will take Bloomberg Market Concept (BMC) course including economic indicators, currencies, fixed income and equities sections and then take the tests in a Bloomberg terminal. Detailed instructions will be given in the trading lab sessions.

Discussions

Class participation/interaction are very important parts of the learning process. We will use discussion forums located in eLearn that will largely consist of chapter specific discussions. These discussions provide practice problems and help prepare you for your quizzes. Discussion grades will be determined from the quality of the posts and the quantity. Please post at least 10 threads.

Attendance

Attendance is mandatory. You are required to attend every class unless you can provide a doctor’s note.

Grade Distribution

The following table displays the grade distribution that will be used for this course:

<table>
<thead>
<tr>
<th>Range</th>
<th>Grade</th>
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<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%-87.9%</td>
<td>B+</td>
<td>70%-74.9%</td>
<td>C+</td>
<td>56%-59.9%</td>
<td>D+</td>
</tr>
<tr>
<td>88%-91.9%</td>
<td>A-</td>
<td>80%-83.9%</td>
<td>B</td>
<td>65%-69.9%</td>
<td>C</td>
<td>50%-55.9%</td>
<td>D</td>
</tr>
<tr>
<td>75%-79.9%</td>
<td>B-</td>
<td>60%-64.9%</td>
<td>C-</td>
<td>Below 50%</td>
<td>F</td>
<td></td>
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</tbody>
</table>

Course Policies

E-Mail

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

Classroom and Online Behavior

All participants in the course should be considerate of the other course participants and treat them (as well as their opinions) with respect. The class will operate under the assumption that any and all feedback offered is positive in nature and that the intentions of the person(s) providing feedback are strictly honorable. Insensitivity in this area will not be tolerated.

Adding / Dropping:

If you have questions about adding or dropping classes, please contact the Registrar’s office.

Academic Honesty

Academic honesty is fundamental to the activities and principles of a university, and more broadly to society at large. Any effort to gain an advantage not given to all students is dishonest, whether
or not the effort is successful. The University has specific Academic Honesty Policies; please see the policies in the U of M Student Handbook. Because academic honesty is extremely important the consequences of dishonesty are serious, ranging from probation to expulsion. Please feel free to see me concerning issues associated with academic honesty.

**Bonus Point**

There are many opportunities to gain bonus points in this course. Your final grade will be computed based on your work on the formal/assessed activities previously described in this syllabus and the bonus points.

**Reporting Illness or Absence**

Due dates and deadlines have been established for each graded assignment. In this course, deadlines are taken very seriously. Please do not wait until the last day to submit assignments or to take quizzes and exams. If an emergency should arise, it is the student’s responsibility to contact the instructor prior to the deadline to discuss the matter. A deadline extension will be considered only if all of the following conditions are met: (1) Extreme emergency and (2) Instructor contacted prior to the due date.

**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 678-0888 as well as TigerText (opens in new window), 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. Additional information on TigerText (opens in new window)

**Syllabus Changes**

The instructor reserves the right to make changes as necessary to this syllabus. If changes are necessitated during the term of the course, the instructor will immediately notify students of such changes both by individual email communication.

**Make-Up Policy**

Because modules are available for extended periods, there will not be make-up assignments. Special accommodations may be possible if you contact your instructor before the respective due date, however this is not a guarantee. Allow yourself the time to take the quizzes and complete project, and make plans in case something goes wrong.

**ADA**

Every effort will be made to accommodate students with disabilities in accordance with the Americans with Disabilities Act. Please contact me during the first week of the semester to arrange for accommodations and, if you have not done so already, the Office of Disability Services (SDS) at http://saweb.memphis.edu/sds/ or (901)678-2880.
Additional Student Support

Please access the FCBE Student Services (opens in new window) page for information about:

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