PERSONAL FINANCE SYLLABUS

Name of Course: Personal Finance

Number of Course: FIN 369, Section 001

Spring Semester 2019

Instructor: Dr. Banker Phares

E-Mail of Instructor: pharesb@sfasu.edu

Phone Number of Instructor: 936.234.9196 (preferred) or 936.468.1783

Office: Room 169A, SFA College of Business Building

Office Hours: 9 to 12 Monday, Tuesday, Wednesday, and Thursday. Instructor is available after each class to discuss topics and answer questions. Instructor is also available by appointment.

Class Meeting time and Place: Class meeting time is 12:30 p.m. to 1:45 p.m. Room 369 of the SFA McKee Business Building. This is a Tuesday - Thursday class.

Prerequisites for Course: None.

Required Text and Materials: Will be furnished by instructor.

Program Learning Outcomes:

Program learning outcomes define the knowledge, skills, and abilities students are expected to demonstrate upon completion of an academic program. These learning outcomes are regularly assessed to determine student learning and to evaluate overall program effectiveness. You may access the program learning outcomes for your major and particular courses at http://www.sfasu.edu/cob/ug-plo.asp.

Student Learning Outcomes:

In general, SLOs in a course that support the PLOs are specific and include the exact knowledge, skill or behavior taught in the course that supports the more global PLOs.
For additional information on meaningful and measurable learning outcomes see the assessment resource page [http://www.sfasu.edu/assessment/index.asp](http://www.sfasu.edu/assessment/index.asp).

Bankruptcies and debt collections have dramatically increased in recent years. In large part, this is due to inadequate financial planning by individuals and businesses. To prepare the student to deal with a constantly changing economy by having the student: 1) Learn the importance, and have a basic understanding of, planning techniques; 2) Develop and identify analytical skills, by lecture and class discussion to facilitate effective financial decision-making, including informed decisions regarding budgets, investment, insurance, retirement, and estate planning. Upon course completion, the student should have the ability to have a working knowledge of the materials covered in the course, thereby providing the student with the ability to make – and, if necessary access, sources – for making appropriate financial decisions, both personal and business.

**Academic Integrity**

Academic integrity is a responsibility of all university faculty and students. Faculty members promote academic integrity in multiple ways including instruction on the components of academic honesty, as well as abiding by university policy on penalties for cheating and plagiarism.

**Definition of Academic Dishonesty**

Academic dishonesty includes both cheating and plagiarism. Cheating includes but is not limited to (1) using or attempting to use unauthorized materials to aid in achieving a better grade on a component of a class; (2) the falsification or invention of any information, including citations, on an assigned exercise; and/or (3) helping or attempting to help another in an act of cheating or plagiarism. Plagiarism is presenting the words or ideas of another person as if they were your own. Examples of plagiarism are (1) submitting an assignment as if it were one's own work when, in fact, it is at least partly the work of another; (2) submitting a work that has been purchased or otherwise obtained from an Internet source or another source; and (3) incorporating the words or ideas of an author into one's paper without giving the author due credit. Please read the complete policy at [http://www.sfasu.edu/policies/academic_integrity.asp](http://www.sfasu.edu/policies/academic_integrity.asp)
Students with Disabilities
To obtain disability related accommodations, alternate formats and/or auxiliary aids, students with disabilities must contact the Office of Disability Services (ODS), Human Services Building, and Room 325, 4683004 / 468-1004 (TDD) as early as possible in the semester. Once verified, ODS will notify the course instructor and outline the accommodation and/or auxiliary aids to be provided. Failure to request services in a timely manner may delay your accommodations. For additional information, go to http://www.sfasu.edu/disabilityservices/.

Withheld Grade Policy

Ordinarily, at the discretion of the instructor of record and with the approval of the academic chair/director, a grade of WH will be assigned only if the student cannot complete the course work because of unavoidable circumstances. Students must complete the work within one calendar year from the end of the semester in which they receive a WH, or the grade automatically becomes an F. If students register for the same course in future terms the WH will automatically become an F and will be counted as a repeated course for the purpose of computing the grade point average.

Course Requirements:

1) Exams and Research Paper for Course: There will be three tests. If there are three tests, your final grade will be determined by the combined total of the three tests divided by 3. For example, if your combined total is 269 out of a possible 300, then 269 will be divided by 3 to total 89.66, which is a “B” for the course. 90 to 100 is an A. 80 to 89 is a B. 70 to 79 is a C. 60 to 69 is a D. 0 to 59 is an F. There will be no unannounced quizzes. There will be an advance reading assignment each week. Reading assignments will be from information posted on each student’s D2L. A legitimate excuse must be presented in order to make-up a missed exam.

2) Grading Policy:. For the most part, the tests will primarily require short specific answers; i.e. objective. Tests will be announced in advance.

3) Required Attendance for Course: Three absences from each class meeting are allowed without excuse. Other absences require acceptable excuse. If absent without acceptable excuse, additional course work may be assigned or points deducted from the overall grade at the rate of 1 point for each unexcused absence.
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