PERSONAL INVESTMENT STRATEGIES
FOR 464/564 (3 credits)
Arthur Temple College of Forestry and Agriculture

Professor: Dr. Gary D. Kronrad
           Office: 201A
           Email: gdkronrad@sfasu.edu
           Telephone: (936) 468-2473
           Class meeting time and place: Tuesday, 2:00 p.m. in room 221

Office Hours: 8 a.m. - 6 p.m., Monday - Friday.

Extra Help: Without an appointment: Any time during office hours.
            With an appointment: 8a.m. – 5 p.m., Monday - Friday.

It is advised that you make an appointment to see me. This will insure that I
can provide you with all of the time that you need and that you have my full
attention, free of interruptions.

A text is not required:

Course Description and Prerequisites: The course is a step by step guide for
gaining control of one’s financial life. No prerequisites.

Student Learning Outcomes/Course Objective: Students will learn how to
manage their own money and understand the world of investing.

Program Learning Outcomes: A clear understanding by the student as to
why they were required to successfully complete all of the required courses at
the College and University.

Course Outline and Assignments:

1. Investing Fundamentals
   Investment Choices
   Risks and Returns
2. Stocks and Bonds
   Mechanics of Stock and Bond Markets
   Building a stock portfolio
   Investigating and purchasing stocks
   Assessing and buying bonds
   Financial statement analysis
   Fundamental investing strategies
   Advanced investing strategies
3. Mutual Funds
   - Stock mutual funds
   - Bond mutual funds
   - Money market mutual funds
4. Brokerage Firms
5. Retirement Planning
6. Real Estate
   - Buying a home
   - Investing in real estate
   - Real estate financing
7. Investing Resources
8. Debt and credit problems
9. Income taxes
10. Insurance
11. Buying a vehicle
12. The Secret to becoming rich

**Course Requirements and Grading Policy:**

There will be class assignments based on lectures. The quality of the answers that you provide to those assignments, plus class participation, will determine the student’s grade.

Students will be judged on their oral participation in class. It is expected that each student will answer questions asked in class, participate in discussions, and formulate and ask questions.

Additional rules, regulations and policies will be discussed during the first class and may be found on the accompanying sheet, “OFFICIAL POLICIES OF FORESTRY 464/564”.

**Attendance Policy:** Attendance is mandatory. Two unexcused absences will result in your final grade being reduced by one letter grade; an additional letter grade will be deducted for each additional absence. Arriving late for class is unacceptable and will be equated with a 1/2 unexcused absence. If you arrive late twice, it will be the same as one unexcused absence.

**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

**Withheld Grades Semester Grades 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.

**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, 468-3004 / 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/.

**Acceptable Student Behavior:** Classroom behavior should not interfere with the instructor’s ability to conduct the class or the ability of other students to learn from the instructional program (see the Student Conduct Code, policy D-34.1). Unacceptable or disruptive behavior will not be tolerated. Students who disrupt the learning environment may be asked to leave class and may be subject to judicial, academic or other penalties. This prohibition applies to all instructional forums, including electronic, classroom, labs, discussion groups, field trips, etc. The instructor shall have full discretion over what behavior is appropriate/inappropriate in the classroom. Students who do not attend class regularly or who perform poorly on class projects/exams may be referred to the Early Alert Program. This program provides students with recommendations for resources or other assistance that is available to help SFA students succeed.
1. This is a professional class. Act professionally and treat your colleagues with the utmost respect. Professional conduct will be discussed throughout this class.
2. Attendance is mandatory. Two unexcused absences will result in your final grade being reduced by one letter grade; an additional letter grade will be deducted for each additional absence. Arriving late for class is unacceptable and will be equated with a 1/2 unexcused absence. If you arrive late twice, it will be the same as one unexcused absence.
3. All assignments will be handed in before, or by, the deadline. No excuse will be accepted. Failure to meet a deadline will result in a grade of zero.
4. Cheating is a fatal activity. You cheat, you get a zero.
5. All examinations and assignments will be returned within two class days after they are due.
6. You are allowed one week from the return of tests or assignments to discuss and/or appeal your grade. All grades are then final.
7. The following grading system will be used:
   - A=90+
   - B=80-89.99...
   - C=70-79.99...
   - D=60-69.99...
   - F=00-59.99...
8. All assignments will be typed and free of sloppy errors. If you do not type your cover sheet and/or answer sheet you will receive a zero for the assignment.
9. Gentlemen may not wear hats in class or in the forestry building.
10. Do not talk in class except to ask or answer questions or during a class discussion. Talking distracts the professor. If the professor stops class to comment on an individual’s talking in class, that student will be awarded a demerit. Three demerits will result in the student’s final grade being reduced by one letter grade; an additional letter grade will be deducted for each additional demerit. You may not sleep in this class (nor will you be permitted to sleep at your place of employment). If the professor sees a student sleeping in class, that student will be awarded a demerit. Three demerits will result in the student’s final grade being reduced by one letter grade; an additional letter grade will be deducted for each additional demerit. If you are sleepy, you may stand and stretch, or get a drink of water or go to the restroom. You do not need permission.
11. If you miss an exam and you have an “excused absence” you will be given a make-up exam immediately upon your return. If you do not have an “excused absence” you will receive a zero.
12. Additional policies, rules and regulations will be in force for specific assignments.

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