2017

FINC 305-01-02 Personal Investing

Stephanie Sisak
sisaks@xavier.edu

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PERSONAL INVESTING
FINC 305-01/02 (100% Online)
XAVIER UNIVERSITY
Spring 2017

Instructor: Stephanie Sisak
Phone: (513) 295-3742 | Cell [10:00am – 8:00pm]
Email: sisaks@xavier.edu
Office: 241 Smith Hall
Office Hours: Virtual Office Hours by Appointment

WCB MISSION:
We educate students of business enabling them to contribute to organizations and society consistent with the Jesuit tradition.

COURSE DESCRIPTION:
The course introduces the fundamental concepts and principles of personal finance and provides application opportunities that will enable the student to successfully manage their own finances.

COURSE OBJECTIVE:
Understand the fundamental concepts necessary for personal financial management, focusing on the following areas:

1. Analyzing your current financial position and developing short-term and long-term financial goals.
3. Comparing the advantages and disadvantages of using consumer credit and how to establish and protect your credit score.
4. Buying a motor vehicle and deciding among automobile financing alternatives.
5. Establishing investment goals and understanding the risk/return trade-off among investment alternatives including: stocks, bonds, mutual funds, certificates of deposit and money market accounts.
6. Retirement planning and the effects of compound interest on savings.

RESOURCES:
We are using the online application, “MindTap” from Cengage. You must purchase an access code to use the system and complete all the course assignments. An eBook version of the textbook is included when you purchase the access code at no additional charge. There is also a package available that includes the MindTap access code and a loose-leaf copy of the textbook for an additional charge.

MindTap Only:
LMS Integrated for MindTap® Finance, 1 term (6 months) Instant Access for Billingsley/Gitman/Joehnk's Personal Financial Planning, 14th Edition

AUTHORS: Billingsley/Gitman/Joehnk
EVALUATION:

<table>
<thead>
<tr>
<th>Engagement Activities</th>
<th>Chapter assignments</th>
<th>Percent</th>
</tr>
</thead>
</table>

Grades are assigned according to the following scale:

<table>
<thead>
<tr>
<th>Range</th>
<th>Grade</th>
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<tbody>
<tr>
<td>94 – 100%</td>
<td>A</td>
<td>77 – 79%</td>
<td>C+</td>
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<tr>
<td>90 – 93%</td>
<td>A-</td>
<td>74 – 76%</td>
<td>C</td>
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<tr>
<td>87 – 89%</td>
<td>B+</td>
<td>70 – 73%</td>
<td>C-</td>
</tr>
<tr>
<td>84 – 86%</td>
<td>B</td>
<td>67 – 69%</td>
<td>D+</td>
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<tr>
<td>80 – 83%</td>
<td>B-</td>
<td>64 – 66%</td>
<td>D</td>
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<tr>
<td>&lt; 64%</td>
<td>F</td>
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</table>

Using any work that is not your own, giving permission to use your work or using any unauthorized information throughout the semester will result in a failing grade in the course and possible expulsion from Xavier University. All students are expected to adhere to Xavier’s Academic Honesty policy as set forth in the catalogue. During exams, students will not be allowed to leave the classroom until the exam is complete.

<table>
<thead>
<tr>
<th>Week</th>
<th>Due Date</th>
<th>Chapters</th>
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</thead>
</table>
| 1    | 03/19    | Chapter 01 – Understanding the Financial Planning Process  
Chapter 02 – Using Financial Statements and Budgets |
| 2    | 03/26    | Chapter 03 – Preparing Your Taxes  
Chapter 04 – Managing Your Cash and Savings |
| 3    | 04/02    | Chapter 05 – Making Automobile and Housing Decisions |
| 4    | 04/09    | Chapter 06 – Using Credit  
Chapter 07 – Using Consumer Loans |
| 5    | 04/16    | Chapter 08 – Insuring Your Life  
Chapter 09 – Insuring Your Health |
| 6    | 04/23    | Chapter 10 – Protecting Your Property  
Chapter 11 – Investment Planning |
| 7    | 04/30    | Chapter 12 – Investing in Stocks and Bonds  
Chapter 13 – Investing in Mutual Funds, ETFs and Real Estate |
| 8    | 05/06    | Chapter 14 – Planning for Retirement  
Chapter 15 – Preserving Your Estate |