

CASPER COLLEGE COURSE SYLLABUS
BADM 1030: Personal Finance

Semester/Year: FALL 2015

Lecture Hours: 3

Lab Hours: 0

Credit Hours: 3

Class Time: 11-11:50 am

Days: MWF

Room: BU 307

Instructor's Name: Scott P. Nolan, MBA

Instructor's Contact Information:
BU 110

Office Phone: 307-268-2506

Email:
snolan@caspercollege.edu

Office Hours: M&W: 8:30-10am, TTH: 8:30-9:30, F: 9-10am

Course Description: The efficient management of money is a prime requirement for a happy and successful family life. This course is designed to aid the student in planning a program for such major items as inflation, budgeting, insurance, savings and investment, home buying, and income taxes. Recommended as an elective for business and non-business majors.

Statement of Prerequisites: N/A

Institutional Outcomes:

- Demonstrate effective oral and written communication
- Use the scientific method
- Solve problems using critical thinking and creativity
- Demonstrate knowledge of diverse cultures and historical perspectives
- Appreciate aesthetic and creative activities
- Use appropriate technology and information to conduct research
- Describe the value of personal, civic, and social responsibilities
- Use quantitative analytical skills to evaluate and process numerical data

Program goals:

- The School of Business and Industry provides students with the academic programs of general and specialized learning in preparation for responsible careers in the world of business.
- Students wishing to pursue a Bachelor's degree in Business can complete the first two years of a baccalaureate degree through Casper College by completing requirements for a degree in Business Administration or Pre-Law Business. The program provides students with the opportunity to transfer at junior standing to a four-year college or university.
- Business majors have the opportunity to pursue a top-quality two-year degree in Management, Leadership, or Entrepreneurship that provides the skills and abilities to succeed in the business world upon graduation.
- This educational experience enables students to develop the expertise needed to function in a business environment and to develop an understanding of the social and economic forces shaping the future of the world's economy.

Course Goal: The goals of this course are to:

- Understand how to accommodate for the factors of risk and inflation in one's personal finances.
- Learn how to create and interpret personal financial statements.
- Set career goals and achieve a basic understanding of the United States Tax system.
- Understand common activities in personal finance such as budgeting, credit management, credit cards, auto purchases, home purchases, and insurance.
- To learn how to plan for retirement and the distribution of your estate once you pass away.

Course Objectives: At the end of this course the student will have a much better understanding of their personal financial situation and how to plan for a better future. The goals of this class will be achieved when students will:

- Learn the importance of the time value of money to adjust for inflation when calculating retirement needs, as well as to learn the importance of having an emergency fund and proper insurance to protect against risks.
- Study and create your own personal balance sheet, statement of cash flows and budget.
- Define their career goals and practical ways to achieve them. They will also understand the basics of our tax system.
- Understand the cost of credit by studying the time value of money and also the transaction and insurance costs of home and automobile ownership.
- By creating a statement of cash flows, understanding the time value of money, retirement needs and how to put together a will, students will be able to plan for their retirement and the distribution of their estate once they pass away.

Methodology: This class will be taught using lecture, exams, projects, and homework. Lecture, exams and homework assignments will be based off of the text material. A final financial planning project will be presented by each student at the conclusion of the semester.

Evaluation Criteria:

25% Class participation	A: 90-100%
50% Exams	B: 80-89%
25% Project/Presentation	C: 70-79%
	D: 60-69%
	F: 59 & below

Casper College may collect samples of student work demonstrating achievement of the above outcomes. Any personally identifying information will be removed from student work.

Required Text, Readings, and Materials:

Personal FINANCIAL Planning, 13th Edition, Gitman, Joehnk and Billingsley

Class Policies: Last Date to Change to Audit Status or to Withdraw with a W Grade:

- Thorough reading of assigned text and supplementary materials is expected.
- Active, informed participation and intellectual engagement in discussions is expected.
- Students are expected to attend all classes for which they are registered and are accountable for all class work during an absence. Non-attendance at a required class, laboratory, or field trip constitutes an absence. Excessive absences or tardiness may result in a lowered grade; and, at the discretion of the college administration, a student who fails to attend regularly may be asked to withdraw from the college. A record of absence is kept by the instructor. For further information, please refer to the

Casper College attendance policy. Attendance includes being on time to class and remaining in class for the duration of the class time.

- Exams will be given on pre-announced dates. If a student is going to be absent on the day a test is to be given, arrangements must be made with the instructor **before** the absence. Test may not be made up if the student has not made arrangements with the instructor before the absence.
- Assignments/projects/papers/quizzes are due on the specified date/time. No assignments/projects/papers/quizzes will be accepted after the due date unless arrangements are made prior to the due date. Technical malfunctions are not a valid excuse for handing in late work.
- The last day to audit or drop the class is November 12, 2015.
- Electronic devices must be shut off or put on silent and placed in a purse or backpack.

Student Rights and Responsibilities: Please refer to the Casper College Student Conduct and Judicial Code for information concerning your rights and responsibilities as a Casper College Student.

Chain of Command: If you have any problems with this class, you should first contact the instructor to attempt to solve the problem. If you are not satisfied with the solution offered by the instructor, you should then take the matter through the appropriate chain of command starting with the Department Head/Program Director, the Dean, and lastly the Vice President for Academic Affairs.

Academic Dishonesty: (Cheating & Plagiarism) Casper College demands intellectual honesty. Proven plagiarism or any form of dishonesty associated with the academic process can result in the offender failing the course in which the offense was committed or expulsion from school. See the Casper College Student Code of Conduct for more information on this topic.

Official Means of Communication: Casper College faculty and staff will employ the student's assigned Casper College email account as a primary method of communication. Students are responsible to check their account regularly. This is also, where you will find course evaluation links during course evaluation periods.

ADA Accommodations Policy: If you need academic accommodations because of a disability, please inform me as soon as possible. See me privately after class, or during my office hours. To request academic accommodations, students must first consult with the college's Disability Services Counselor located in the Gateway Building, Room 344, (307) 268-2557, bheuer@caspercollege.edu. The Disability Services Counselor is responsible for reviewing documentation provided by students requesting accommodations, determining eligibility for accommodations, and helping students request and use appropriate accommodations.

Tentative Schedule: Subject to change

Week of	Monday	Wednesday	Friday
8/24	Welcome and introductions/class overview	CH 1: Understanding the Financial Planning Process	CH 1: Understanding the Financial Planning Process
8/31	CH 2: Developing Your Financial Statements and Plans	CH 2: Developing Your Financial Statements and Plans	CH 3: Preparing Your Taxes
9/7	Labor Day - No Class	Exam Review	Exam 1
9/14	CH 4: Managing Your Cash and Savings	CH 4: Managing Your Cash and Savings	CH 5: Making Automobile and Housing Decisions
9/21	CH 5: Making Automobile and Housing Decisions	CH 6: Using Credit	CH 6: Using Credit
9/28	CH 7: Using Consumer Loans	CH 7: Using Consumer Loans	Exam Review
10/5	Exam 2	CH 8: Insuring Your Life	CH 9: Insuring Your Health
10/12	CH 10: Protecting Your Property	CH 10: Protecting Your Property	Guest Speaker
10/19	Fall Break - No Class	Exam Review	Exam 3
10/26	CH 11: Investment Planning	CH 11: Investment Planning	CH 11: Investment Planning
11/2	CH 12: Investing in Stocks and Bonds	CH 12: Investing in Stocks and Bonds	Advising Day - No Class
11/9	CH 12: Investing in Stocks and Bonds	CH 12: Investing in Stocks and Bonds	CH 13: Investing in Mutual Funds and Real Estate
11/16	CH 13: Investing in Mutual Funds and Real Estate	CH 13: Investing in Mutual Funds and Real Estate	CH 14: Planning for Retirement
11/23	CH 14: Planning for Retirement	Thanksgiving Break - No Class	Thanksgiving Break - No Class
11/30	CH 14: Planning for Retirement	CH 15: Preserving Your Estate	Exam 4
12/7	Presentations	Presentations	Presentations
12/14	Final Exams TBA	Final Exams TBA	