COURSE: FIN 171 Personal Finance  
PREREQUISITES: None  
INSTRUCTOR: Nicole Garrison  
OFFICE PHONE: 294-4437  
E-MAIL: gba_nmg@shsu.edu  
OFFICE: Smith-Hudson Room 200K  
OFFICE HOURS: TBA  


COURSE OBJECTIVES:  
Students will be expected to demonstrate knowledge of and ability to:  

- Analyze the process of making personal financial decisions.  
- Evaluate the factors that influence career choice and employment opportunities.  
- Create a system for maintaining personal financial documents.  
- Select appropriate tax strategies for different financial and personal situations.  
- Evaluate the services offered by different types of financial institutions.  
- Define customer credit and analyze its advantages and disadvantages.  
- Evaluate the alternatives in consumer purchasing decisions.  
- Evaluate available housing alternatives and analyze the costs and benefits associated with renting versus buying a residence.  
- Analyze the factors that influence transportation decisions and determine the costs associated with owning and operating an automobile.  
- Identify the major types of investment alternatives available to investors.  
- Recognize the importance of retirement planning and analyze your current assets and liabilities for retirement.  

EVALUATION CRITERIA:  

- Gaining factual knowledge (terminology, classifications, methods, trends). [Essential]  
- Learning fundamental principles, generalizations, or theories. [Important]  
- Learning to apply course material (to improve thinking, problem solving, and decisions). [Essential]
RELIGIOUS HOLY DAY POLICY:

Students who are absent from class for observance of a religious holy day, including travel for that purpose, will be allowed to take an examination or complete an assignment scheduled for that day within one (1) week of returning to class. The student, not later than the 15th calendar day after the first day of the semester, must notify the instructor of each scheduled class day that he/she would be absent for religious holy days.

HANDICAPPED STUDENT POLICY:

No otherwise qualified disabled individual shall, solely by reason of his/her handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any academic, Student Life Program, or activity. Handicapped students may request academic assistance when needed from a committee for Continuing Academic Assistance for Disabled Students by visiting the Director of Counseling center in the Lee Drain Building Annex, or by calling extension 1720.

ATTENDANCE POLICY:

Attendance is taken at the beginning of class by calling roll or taking up assignments.

- A 5 point deduction will occur for every unexcused absence in excess of 5 unexcused absences.
- Three (3) tardies equal 1 absence. Tardy is defined as “not being in class when roll is called or when assignments are taken up.”
- Students who have perfect attendance (no unexcused absences and less than 3 tardies) will receive a 5-point bonus added to their final point total.

GRADING SYSTEM:

<table>
<thead>
<tr>
<th>Component</th>
<th>Points</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homework (4 @ 20 points each)</td>
<td>80</td>
<td>369-410  A</td>
</tr>
<tr>
<td>Stock Game (4 @ 20 points each)</td>
<td>80</td>
<td>328-368  B</td>
</tr>
<tr>
<td>5 Exams, 1 Final (top 5 grades)</td>
<td>250</td>
<td>287-327  C</td>
</tr>
<tr>
<td>Total</td>
<td>410</td>
<td>246-286  D</td>
</tr>
<tr>
<td></td>
<td></td>
<td>245 &amp; Below  F</td>
</tr>
</tbody>
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MAKE-UP EXAMS:

All university excused absences that result in a missed exam can be taken with no penalty at the instructors’ convenience. Missed exams without a university excused absence cannot be taken and result in a grade of zero. All exams and the final exam are worth 50 points each. The lowest of these six grades will be dropped.