COURSE NUMBER: FIN 171

COURSE TITLE: Personal Finance

PREREQUISITES: None

INSTRUCTOR: Mr. Pat Tomlin
OFFICE: SHB 210G
Ph #: (936) 294-1027
EMAIL: fin_cpt@shsu.edu

OFFICE HOURS: MWF 08:00-10:00


SUPPLEMENTAL MAT’LS: Fifteen (15) Scantron # 882-E Forms for Exams and Quizzes (*req’d*). Calculator (*optional*).

COURSE DESCRIPTION: A study of the problems of personal financial management. Topics include savings, risks, investment considerations, insurance, taxation, governmental programs in financial planning, etc.

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

1. analyze the process of making personal financial decisions.
2. evaluate the factors that influence career choice and employment opportunities.
3. create a system for maintaining personal financial documents.
4. select appropriate tax strategies for different financial and personal situations.
5. evaluate the services offered by different types of financial institutions.
6. define customer credit and analyze its advantages and disadvantages.
7. evaluate the alternatives in consumer purchasing decisions.
8. evaluate available housing alternatives and analyze the costs and benefits associated with renting versus buying a residence.
9. analyze the factors that influence transportation decisions and determine the costs associated with owning and operating an automobile.
10. identify the major types of investment alternatives available to investors.
11. recognize the importance of retirement planning and analyze your current assets and liabilities for retirement.
COURSE EVALUATION PROCESS:
Course averages are determined on a point system on the following basis:

- Major Exams (3 @ 100 pts each) 300 points
- Final Exam 100 points
- Stock Market Game 150 points
- Homework Assignments (6 @ 25 pts each) 150 points **
- Chapter Quizzes (approx 10 @ 15 pts each) ~ 150 points ***

Total Class Points approx. 850

** Assignments turned in after due date will be reduced to half credit.
*** Missed Chapter Quizzes will not be made up. No exceptions.

The student’s standing in this class is determined by calculating the total number of points earned by the student and dividing that by the total number of points possible based upon the above listing. The student’s grade is then determined by applying the following scale:

- 90.0 – 100.0 = A
- 80.0 – 89.9 = B
- 70.0 – 79.9 = C
- 60.0 – 69.9 = D
- 0 – 59.9 = F

Student must bring SCANTRON forms (882-E) to class EVERY DAY. Exams/Quizzes will not be given to students without proper forms.

There will be no early finals or other exams given for any reason.

STUDENT SYLLABUS GUIDELINES:

http://www.shsu.edu/syllabus/

ACADEMIC DISHONESTY: Students are expected to maintain honesty and integrity in the academic experiences both in and out of the classroom. See Student Syllabus Guidelines.

CLASSROOM RULES OF CONDUCT: Students are expected to assist in maintaining a classroom environment that is conducive to learning. Smoking, Food, Drinks are not allowed in class at any time. (Includes Chewing Gum). Students are to treat faculty and students with respect. Students are to turn off all cell phones while in the classroom. Under no circumstances are cell phones or any electronic devices to be used or seen during class times or examinations. Students may tape record lectures provided they do not disturb other students in the process.

STUDENT ABSENCES ON RELIGIOUS HOLY DAYS: Students are allowed to miss class and other required activities, including examinations, for the observance of a religious holy day, including travel for that purpose. Students remain responsible for all work. See Student Syllabus Guidelines.
STUDENTS WITH DISABILITIES POLICY: It is the policy of Sam Houston State University that individuals otherwise qualified shall not be excluded, solely by reason of their disability, from participation in any academic program of the university. Further, they shall not be denied the benefits of these programs nor shall they be subjected to discrimination. Students with disabilities that might affect their academic performance should visit with the Office of Services for Students with Disabilities located in the Counseling Center. See Student Syllabus Guidelines.

VISITORS IN THE CLASSROOM: Only registered students may attend class. Exceptions can be made on a case-by-case basis by the professor. In all cases, visitors must not present a disruption to the class by their attendance. Students wishing to audit a class must apply to do so through the Registrar’s Office.

ELECTRONICS DEVICES POLICY: All the functions of all personal electronic devices designed for communication and/or entertainment (cell phones, pagers, beepers, iPods, laptop computers and similar devices) must be turned off and kept out of sight in all classrooms and associated laboratories. Students exempted from this policy section include, active members of firefighting organizations, emergency medical services organizations, commissioned police officers, on-call employees of any political subdivision of the state of Texas, or agencies of the federal government. Exempted students are expected to set the emergency-use devices on silent or vibrate mode only.

ATTENDANCE POLICY: Attendance in this class is expected as is stated in the latest Sam Houston State University catalog. Those who miss a substantial number of classes will penalize themselves by missing Chapter Quizzes and material that will be discussed in class, that may not appear in the texts, and over which the class will be tested on Exams.

The only absences recognized by SHSU as “excused” are those absences caused by the student’s participation in a university sponsored activity and accompanied by an official SHSU written explanation. All other absences (illness, Dr.’s visits, transportation problems, etc.) are unexcused absences—no exemptions.

Attendance in this class is expected as stated above. If a student arrives late for class and the roll has been taken, it is the responsibility of the student to notify the instructor at the end of THAT PERIOD that he/she arrived late and was not absent.

For each hour of absence in excess of three hours, five points will be deducted from the student’s final grade. (Example: A student with a final grade of 99 with five absences would have ten points deducted from their final grade, resulting in a grade of 89 (“B”). If a student accumulates six (6) hours of absences, that student will be assigned a final grade of "F" for the course.

Students will not be dropped from class due to absences. It is the responsibility of the student to drop a class. Missed assignments and exams will result in a zero being given for those grades, and students who quit attending class but do not formally drop the class will be assigned the final grade of "F".
EXAM / QUIZ POLICY:

**Late Arrivals:** Students arriving for an examination after another student has finished the exam will not be allowed to begin taking the exam. At the instructor’s sole discretion or by prior arrangement, a substitute exam may be given (if available).

The only absences recognized by SHSU as “excused” are those absences caused by the student’s participation in a SHSU sponsored activity and accompanied by an official SHSU written explanation. All other absences (illness, Dr.’s visits, transportation problems, etc.) are unexcused absences—no exemptions. Any examination missed because of an unexcused absence will be made up at the end of the semester when the comprehensive Final Exam is given. Those students who missed exams will have their Final Exam grade substituted for one missed exam. Students missing more than one exam without an official excuse will be given a zero (0) for all other missed exams. Those missing exams because of an official SHSU excused absence must make arrangements to take a make-up exam within one (1) week of returning to class.

Missed Chapter Quizzes and any unannounced (pop) quizzes can not be made up under any circumstance. Chapter Quizzes will be given at the beginning of each appropriate class period.

CLASS PROJECTS & PAPERS:

Students are to follow all instructions for each Homework Assignment (HW 1 - HW 6) and complete each assignment in order to receive full credit for the assignment. Inaccurate and/or incomplete assignments will receive reduced credit.

Late Homework Assignments will be reduced by a minimum of 50 % and will not be accepted after the designated date shown on the attached Class Schedule.