



H. Wayne Huizenga College of
Business and Entrepreneurship

FIN 2000 - Personal Finance

I. Course Information

Course: FIN 2000 - Personal Finance

Semester Credit Hours: 3.0

Course CRN and Section: 20807 - DY1

Semester and Year: Fall 2017

Course Start and End Dates: 10/16/2017 - 12/10/2017

Building and Room: Carl DeSantis Building - 3028

II. Instructor Information

Professor: Dr. Albert A. Williams

Email: albewill@nova.edu

Phone: 954-262-5286 **Office Hours:**

Day	Time	Location
TR	2:30pm - 5:00pm	Room 5170

Tuesdays, 2:30 pm to 5:00 pm, Thursdays, 2:30 pm to 5:00 pm, Friday 12:00 pm to 1:30 pm. Other days possible too - by appointment preferred. You are welcome to stop by. Most likely I will be there. Please knock my door. I am usually at the office - HCBE Room 5170.

Office Hours: Monday to Friday: 1 to 4 pm. Or by appointment.

III. Class Schedule and Location

Day	Date	Time	Location	Building/Room
TR	10/17/2017 - 11/21/2017	8:00 AM - 10:30 AM	Ft Lauderdale/Davie Campus	Carl DeSantis Building-3028
TR	11/28/2017 - 11/30/2017	8:00 AM - 10:30 AM	Ft Lauderdale/Davie Campus	Carl DeSantis Building-3028
R	12/07/2017 - 12/07/2017	8:00 AM - 10:00 AM	Ft Lauderdale/Davie Campus	Carl DeSantis Building-3028

IV. Course Description

A course designed to help students cope with the financial aspects of life such as taxes, budgeting, insurance, savings, investing, credit and credit card financing, auto and home financing, retirement planning, and estate planning. Prerequisites: MATH 1040 or higher. Frequency: Every Fall and Winter.

V. Materials and Resources

Book Url: [NSU Book Store](#)

Course Required Texts and Materials: PFIN 6

Edition: 6

Authors: Lawrence J. Gitman, Michael D. Joehnk, and Randall Billingsley

ISBN: 9781337117005

Publisher: Cengage Learning

Section Required Texts and Material: Same as above.**Section Supplemental Material:**

Supplementary materials include: a) local newspapers, especially the weekend publications, b) global financial newspapers, including The Wall Street Journal, Financial Times, Barron's, The Economist, etc. and c) personal finance websites, including the ones found at Yahoo, MSNMoney, Federal Reserve Banks, etc. There is a wealth of personal finance information available.

VI. Course Schedule and Topic Outline

Course Schedule:

Week	Readings	Assignments, Summaries, Cases, and Exams
1	Chapter 1: Understanding the Financial Planning Process	Assignments: Chapter 1: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3 and 4; and Summary of highlights and potential use of materials learned from chapter.
1	Chapter 2: Developing Your Financial Statements and Plans	Assignments: Chapter 2: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3 and 5; and Summary of highlights and potential use of materials learned from chapter.
2	Chapter 3: Preparing Your Taxes	Assignments: Chapter 3: FPE (Financial Planning Exercises) at end of chapter: Number: 2, 3, and 5; and Summary of highlights and potential use of materials learned from chapter.
2	Chapter 4: Managing Your Cash and Savings	Assignments: Chapter 4: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 5, and 7; and Summary of highlights and potential use of materials learned from chapter.
3	Chapter 5: Making Automobile and Housing Decisions	Assignments: Chapter 5: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 5, and 8; and Summary of highlights and potential use of materials learned from chapter.
3	Chapter 6: Using Credit	Assignments: Chapter 6: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 5, and 6; and Summary of highlights and potential use of materials learned from chapter.

3	Chapter 7: Using Consumer Credit	Assignments: Chapter 7: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 3, and 8.
4	Midterm Review	Chapters 1-7
4	Midterm Exam	Chapters 1-7
4	Midterm Individual Report	Chapters 1-7
5	Chapter 8: Insuring Your Life	Assignments: Chapter 8: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2 and 3; and Summary of highlights and potential use of materials learned from chapter.
5	Chapter 9: Insuring Your Health	Assignments: Chapter 9: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2 and 4; and Summary of highlights and potential use of materials learned from chapter.
5	Chapter 10: Protecting Your Property	Assignments: Chapter 10: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 4, and 6; and Summary of highlights and potential use of materials learned from chapter.
6	Chapter 11: Investment Planning	Assignments: Chapter 11: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3, 4, and 5; and Summary of highlights and potential use of materials learned from chapter.
6	Chapter 12: Investing in Stocks and Bonds	Assignments: Chapter 12: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 2, 4, 7, and 8; and Summary of highlights and potential use of materials learned from chapter.
6	Chapter 13: Investing in Mutual Funds and Real Estate	Assignments: Chapter 13: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 4, 5, and 8; and Summary of highlights and potential use of materials learned from chapter.
7	Chapter 14: Planning for Retirement	Assignments: Chapter 14: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 2, 3, and 7; and Summary of highlights and potential use of materials learned from chapter.

7	Chapter 15 Preserving Your Estate	Assignments: Chapter 15: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1 2, and 7; and Summary of highlights and potential use of materials learned from chapter.
8	Review for final exam	All Chapters
8	Final Individual Report	For All Chapters
8	Final Examination	Test on All Chapters

Topic Outline:

Week	Topics
Week 1	Understanding the Financial Planning Process Using Financial Statements and Budgets
Week 2	Preparing Your Taxes Managing Your Cash and Savings
Week 3	Making Automobile and Housing Decisions Using Credit
Week 4	Using Consumer Credit Review the topics above
Week 5	Insuring Your Life Insuring Your Health Protecting Your Property
Week 6	Investment Planning Investing in Stocks and Bonds
Week 7	Investing in Mutual Funds and Real Estate Planning for Retirement
Week 8	Preserving Your Estate Review all topics

VII. Assignments

Week	Readings	Assignments, Summaries, Cases, and Exams
1	Chapter 1: Understanding the Financial Planning Process	Assignments: Chapter 1: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3 and 4; and Summary of highlights and potential use of materials learned from chapter.
1	Chapter 2: Developing Your Financial Statements and Plans	Assignments: Chapter 2: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3 and 5; and Summary of highlights and potential use of materials learned from chapter.

2	Chapter 3: Preparing Your Taxes	Assignments: Chapter 3: FPE (Financial Planning Exercises) at end of chapter: Number: 2, 3, and 5; and Summary of highlights and potential use of materials learned from chapter.
2	Chapter 4: Managing Your Cash and Savings	Assignments: Chapter 4: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 5, and 7; and Summary of highlights and potential use of materials learned from chapter.
3	Chapter 5: Making Automobile and Housing Decisions	Assignments: Chapter 5: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 5, and 8; and Summary of highlights and potential use of materials learned from chapter.
3	Chapter 6: Using Credit	Assignments: Chapter 6: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 5, and 6; and Summary of highlights and potential use of materials learned from chapter.
3	Chapter 7: Using Consumer Credit	Assignments: Chapter 7: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 3, and 8.
4	Midterm Review	Chapters 1-7
4	Midterm Exam	Chapters 1-7
4	Midterm Individual Report	Chapters 1-7
5	Chapter 8: Insuring Your Life	Assignments: Chapter 8: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2 and 3; and Summary of highlights and potential use of materials learned from chapter.
5	Chapter 9: Insuring Your Health	Assignments: Chapter 9: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2 and 4; and Summary of highlights and potential use of materials learned from chapter.
5	Chapter 10: Protecting Your Property	Assignments: Chapter 10: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 4, and 6; and Summary of highlights and potential use of materials learned from chapter.

6	Chapter 11: Investment Planning	Assignments: Chapter 11: FPE (Financial Planning Exercises) at end of chapter: Numbers: 3, 4, and 5; and Summary of highlights and potential use of materials learned from chapter.
6	Chapter 12: Investing in Stocks and Bonds	Assignments: Chapter 12: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 2, 4, 7, and 8; and Summary of highlights and potential use of materials learned from chapter.
6	Chapter 13: Investing in Mutual Funds and Real Estate	Assignments: Chapter 13: FPE (Financial Planning Exercises) at end of chapter: Numbers: 2, 4, 5, and 8; and Summary of highlights and potential use of materials learned from chapter.
7	Chapter 14: Planning for Retirement	Assignments: Chapter 14: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1, 2, 3, and 7; and Summary of highlights and potential use of materials learned from chapter.
7	Chapter 15 Preserving Your Estate	Assignments: Chapter 15: FPE (Financial Planning Exercises) at end of chapter: Numbers: 1 2, and 7; and Summary of highlights and potential use of materials learned from chapter.
8	Review for final exam	All Chapters
8	Final Individual Report	For All Chapters
8	Final Examination	Test on All Chapters

VIII. Assessments

GRADE DETERMINATION	GRADE (Percent)
1. INDIVIDUAL ASSIGNMENTS (textbook)	20
2. WEEKLY SUMMARIES OF CHAPTERS	7.5
3 . INDIVIDUAL PROJECT (Two parts – 10 percent for midterm portion and 10 percent for completed project due at the end of the course)	20
4. MIDTERM EXAM	20
5. FINAL EXAM	22.5
6. PARTICIPATION/ATTENDANCE/DISCUSSION	10
TOTAL:	100

IX. Grading Criteria

Undergraduate Grading Criteria:

Percentage	Letter Grade	Description	GPA Equivalent
95 - 100	A	Excellent	4.0
90 – 95	A-		3.7
87 - 90	B+		3.3
83 – 87	B	Good	3.0
80 – 83	B-		2.7
77 – 80	C+		2.3
72 – 77	C	Satisfactory	2.0
70 - 72	C-		1.7
68 - 70	D+		1.3
60 - 68	D		1.0
<60	F	Failure	0.0
No rounding of scores.			

X. Course Policies

I can be reached at 954-262-5286. I respond to albewill@nova.edu very promptly.

I expect you to treat each other and me with respect.

See below.

Attendance and participation are graded. Please come to class and participate!

Midterm and final examinations will include only multiple choice questions. The assigned homework questions are excellent study questions for these examinations. Also, use the interactive quizzes and other resources online to prepare for these exams.

Make-up will only be considered for emergency reasons, with proof. This is a case-by-case basis.

General Policy: Follow the College Policies below.

XI. University Policies

Academic Integrity

The university is an academic community and expects its students to manifest a commitment to academic integrity through rigid observance of standards for academic honesty. The university can function properly only when its members adhere to clearly established goals and values. Accordingly, the academic standards are designed to ensure that the principles of academic honesty are upheld.

The following acts violate the academic honesty standards:

- Cheating — intentionally using or attempting to use unauthorized materials, information, or study aids in any academic exercise.
- Fabrication — intentional and unauthorized falsification or invention of any information or citation in an academic exercise.
- Facilitating Academic Dishonesty — intentionally or knowingly helping or attempting to help another to violate any provision of this code.
- Plagiarism — the adoption or reproduction of ideas, words, or statements of another person as one's own without proper acknowledgment.

Students are expected to submit tests and assignments that they have completed without aid or assistance from other sources. Using sources to provide information without giving credit to the original source is dishonest. Students should avoid any impropriety or the appearance thereof in taking examinations or

completing work in pursuance of their educational goals.

In support of the Code of Student Conduct, any violations of the Code of Student Conduct and Academic Responsibility and/or university policies and procedures may result in disciplinary action and/or criminal prosecution. Disciplinary action may include, but not limited to, failing the assignment and/or the entire course, academic probation, suspension, or expulsion and are administered initially by the faculty member, who is required to report any incident of misconduct to their department chair and the Office of the Assistant Dean. This code seeks to promote high standards of behavior and academic integrity by setting forth the responsibilities of students as members of the university community. Abiding by the code ensures a climate wherein all members of the university community can exercise their rights of membership. If students have questions about what constitutes academic misconduct before turning in an assignment, they should see their Instructor or the NSU Student Handbook

Accommodations for Students with Documented Disabilities: For more information about ADA policy, services, and procedures, students may contact the Office of Student Disability Services at 954-262-7189. Each student with a disability should contact the Office of Student Disability Services prior to the commencement of classes to discuss his or her needs.

Last Day to Withdraw: To withdraw from a course, it is not sufficient simply to stop attending class or to inform the instructor of your intention to withdraw. In accordance with college policy, contact your academic advisor to begin the withdrawal process. The last day to withdraw from a course is detailed on the applicable Academic Calendar.

Email Policy: All email communications between students and faculty must be conducted via NSU email accounts. This requirement will assist NSU in communicating more effectively and protecting your privacy. Emails sent to faculty from non-NSU accounts will be returned to the sender with instructions to resend the communication from your NSU account. To set up an NSU email account or to get help with an existing account, visit the Computing Help Desk. You may also call the Help Desk at (954) 262-HELP or 1-800-541-6682, ext. HELP (4357).

Student Course Evaluations: Student comment and feedback evaluating each college class is an important tool to evaluate program effectiveness. Participation in this process is a responsibility of each student. The university uses electronic evaluations that are completed online. It is important to the faculty and administration that students complete the online evaluation of each course. Students will be notified via NSU email accounts when the evaluation web link is opened (approximately the next-to-last week of the course). At the completion of the term and after instructors submit grades, instructors will receive an anonymous summary of the entire class's evaluation. Student names or ID numbers cannot be identified.

Library Resources: Students conducting research for class assignments may use the Alvin Sherman Library, which provides extensive access to print and electronic books and academic/scholarly journals and hundreds of databases in a variety of subject areas with full-text articles, videos, reference books, statistics, company profiles, and general news. Reference librarians are available in person at the Reference Desk as well as by phone (954-262-4613), email, chat, text, and individual appointment to provide instruction on how to identify and use library resources. For times and details, visit the library's Ask a Librarian webpage. Library Guides and Tutorials are also available online.

Student Success: All undergraduate students and faculty are encouraged to utilize the Office of Undergraduate Student Success to locate information about university-wide resources designed to promote student success.

Sample of Cover Page to be Used for All Assignments

Nova Southeastern University

H. Wayne Huizenga College of Business and Entrepreneurship

Assignment for Course: (Course number and title)

Submitted to: (Professor's name)

Submitted by: (Student's name)
(Student's ID number)
(Address)
(Work phone number)
(Home phone number)

Date of Submission:

Title of Assignment:

CERTIFICATION OF AUTHORSHIP: I certify that I am the author of this paper and that any assistance I received in its preparation is fully acknowledge and disclosed in the paper. I have also cited any sources from which I used data, ideas of words, whether quoted directly or paraphrased. I also certify that this paper was prepared by me specifically for this course.

Student Signature: _____

Instructor's Grade on Assignment:

Instructor's Comments: