

FIN 1750-50: PERSONAL FINANCE
Wednesday's 8:00 PM – 10:30 PM, Room 224
Udoar-Hazy School of Business at Dixie State University
FALL 2013

- Instructor:** Blake C. Nemelka, M.Ed.
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- Office Hours:** Anytime Monday-Friday, 8:00am-5:00pm, preferably by appointment
- Textbook:** Kapoor, J. R., Dlabay, L. R., Hughes, R. J., & Hart, M. M. (2013). *Focus on personal finance: An active approach to help you develop successful financial skills*. 4th Edition. New York, NY: McGraw-Hill Irwin.
- Course Overview:** This course will introduce personal financial decision-making concepts including financial and career planning, spending, saving, borrowing, insurance, consumer product purchases, and investment/retirement decisions which will help students meet the growing complexities of personal budgeting and consumer decision-making.
- Learning Outcomes (LO):** This course is intended to address the following Bachelor of Business program learning outcomes on the introductory and developmental levels:
1. Students will demonstrate a working level knowledge of the core functional areas of business:
 - A. Students will demonstrate a working level knowledge of core business functions financial management.
 - B. Students will analyze a complex business situation, identify relevant functional financial management issues and suggest viable courses of action
 2. Students will process a complex business situation and develop sound alternatives for action utilizing qualitative and quantitative analysis
 3. Students will possess the interpersonal and communication skills necessary to succeed in business:
 - A. Students will deliver professional quality oral presentations
 - B. Student will prepare professional quality written presentations
 - C. Students will identify the essential elements of successful teamwork and will reflect upon their competency and experiences in applying them

Course Objectives:	<p>When the student successfully completes this course he/she will be able to:</p> <ol style="list-style-type: none">1. Identify the benefits of a properly designed personal financial plan and be able to discuss its relationship to economic conditions and personal goals. (LO 1A)2. Construct and implement a well-planned personal financial plan. (LO 1A, 1B, 3B)3. Explain the techniques of successful budgeting and asset management including the meaning and purpose of specific financial statements and records. (LO 1A, 1B, 3B)4. Discuss the advantages and disadvantages of different types of checking accounts and savings plans. (LO 1A, 3B)5. Identify the types of credit available to consumers and be able to discuss the pros and cons of using credit versus savings and cash when purchasing consumer goods. (LO 1A, 1B, 3B)6. Explain the factors that influence the availability of financial services. List the types of services and financial institutions commonly used by consumers. (LO 1A, 1B, 3B)7. Discuss factors that influence consumer-buying decisions and identify strategies for effective purchasing. (LO 1A, 1B, 3B)8. Describe basic consumer rights and responsibilities. (LO 1A, 3B)9. Describe the role of planned borrowing in personal financial management. (LO 1A, 1B, 3B)10. Discuss decision considerations for making major purchases such as a home and automobile. (LO 1A, 1B, 3B)11. Explain the meaning and purpose of the major types of insurance. (LO 1A, 1B, 3B)12. Define significant personal finance terms. (LO 1A, 3B)13. Describe the relationship of retirement and estate planning to future financial well-being. (LO 1A, 1B, 3B)
Disability Statement:	<p>If you suspect or are aware that you have a disability that may affect your success in the course you are strongly encouraged to contact the Disability Resource Center (DRC) located at the North Plaza Building. The disability will be evaluated and eligible students will receive assistance in obtaining reasonable accommodations. Phone number for the DRC: 435-652-7516.</p>
Dmail Statement:	<p>You are required to frequently check your Dmail account. Important class and university information will be sent to your Dmail account, including DSC bills, financial aid/scholarship notices, notices of cancelled classes, reminders of</p>

important dates and deadlines, and other information critical to your success at DSC and in your courses. To access your Dmail account, visit: go.dixie.edu/dmail. If you do not know your Dmail username or you have forgotten your PIN, visit go.dixie.edu/mydixie and follow the instructions.

Starfish

In addition to faculty feedback in the classroom, the University has adopted an online communication system called “Starfish” to provide instructors with the opportunity to give students and their advisors written feedback on how the student is doing in passing the class. Students are encouraged to periodically check this system by going to “My Dixie” and choosing the “Starfish Academic Alerts” menu option. Students who appear to be in need of additional assistance will receive an e-mail and a personal contact by a representative from the Student Success Center.

Campus Resources:

- Academic Calendar - <http://new.dixie.edu/reg/?page=calendar>
- Computer Labs – Hazy Building room 200.
- Library: <http://library.dixie.edu>
- Writing Center - http://new.dixie.edu/english/dsc_writing_center.php
- Testing Center - <http://dixie.edu/testing>
- Tutoring Center - <http://dsc.dixie.edu/tutoring/>
- Policy for Absences Related to College Functions:
<http://www.dixie.edu/humanres/policy/sec5/523.html>
- Disruptive behavior policy / classroom expectations:
<http://www.dixie.edu/humanres/policy/sec3/334.html>
- Academic dishonesty / Academic integrity policy :
<http://www.dixie.edu/humanres/policy/sec3/334.html>

Grade Breakdown:

Class Assignments (8)	200 points	20%
Quizzes (8)	200 points	20%
Exams (3)	300 points	30%
Participation	150 points	15%
Final Exam (1)	150 points	15%
Total	1000 points	100%

Grading:

Points	Grade
>930	A
900 to 929	A-
870 to 899	B+
830 to 869	B
800 to 829	B-
770 to 799	C+
730 to 769	C
700 to 729	C-
<700	D

Week	Chapters	Remarks
1	Course Introduction Chapter 1 Chapter 2 Chapter 3	Assignments 1 & 2 Quizzes 1 & 2 Exam 1
2		
3		
4		
5	Chapter 4 Chapter 5 Chapter 6 Chapter 7	Assignments 3 & 4 Quizzes 3 & 4 Exam 2
6		
7		
8		
9	Chapter 8 Chapter 9 Chapter 10 Chapter 11	Assignments 5 & 6 Quizzes 5 & 6 Exam 3
10		
11		
12		
13	Chapter 12 Chapter 13 Chapter 14	Assignments 7 & 8 Quizzes 7 & 8 Final Exam
14		
15		
16		

*** NOTE: This tentative schedule is subject to **CHANGE**. When any change occurs, it will be announced in class.