Course Objectives and Expected Learning Outcomes:

This course is designed to introduce non-business students to basic concepts of personal finance including certain concepts that are also applicable to business and corporate finance. Is so doing this course will facilitate individuals in the acquisition of financial literacy and personal finance skills needed to make sound financial decisions for life.

Upon completion of the course students will be able to:
- assess their current financial situation
- identify their short-term, intermediate and long-term financial goals
- develop appropriate strategies to reach those financial goals
- make educated decisions regarding personal financial matters

This course is available to non-business majors. No credit is available for BUSA 340 toward a B.S. in Business Administration or B.S. in Economics Degrees. Course completion does not allow admission into other business courses without completion of required pre-business prerequisites. BUSA 340 should not be taken by pre-business and economics students or any College of Business and Economics major.

Class Environment:

This is a survey class which is intended to provide personal benefit to participants beyond the satisfaction of curriculum requirements. The course format (presentation and discussion) and the course text book have been selected so as to enable students to achieve benefits commensurate with their efforts.

Required Materials:


**Supplemental Readings and Recommended Web Sites:** Readings from *The Wall Street Journal, Money, Kiplinger’s Personal Finance Magazine*, and other personal finance and general business periodicals. Recommended web sites:

- www.mhhe.com/kdh
- www.bankrate.com
- www.money.com
- www.moneycenral.msn.com
- www.kiplinger.com
- http://financialplan.about.com
Computer Hardware and Software: All students must have access to a computer with Internet connectivity. The Microsoft Office Suite will be sufficient for class software needs, where class examples use MS Excel, Word and or PowerPoint.

Grading Policy and Activities
Points may be earned from the following class activities:
Exams (200 points): There will be two examinations administered during the course. The mid-term will be administered on October 8 from 5:30 to 7:15 and the non-comprehensive final exam will be administered on December 3 beginning at 5:30. The exams will be comprised of any combination of true/false, multiple choice or matching questions relating to information presented in the required text and/or class lectures. Each exam is worth 100 points.

Chapter Assessments (200 points): There will be 11 assessments each worth 20 points. Your lowest individual chapter assessment (including one missed assessment) will be disregarded for grading purposes. Assessments will be posted and completed on eCampus within specified timeframes.

Attendance and In-Class Quizzes (100 points): Students will receive 5 points for attending each class (up to 50 points) and may receive up to 50 points for correctly answering in-class questions using Personal Response System Clickers.

Final Grades will be assigned based on the following criteria:
A = more than 449 points
B = 390 to 449 points
C = 335 to 389 points
D = 275 to 334 points
F = less than 275 points

Guest Speakers: Throughout the semester, several guest speakers have agreed to volunteer their time and talents and participate in your learning experience by sharing their expertise and professional experience. Students are expected to treat the guest speakers with the respect that they have earned.

How to Use eCampus:
West Virginia University has chosen WebCT Vista as the standard medium for the provision of on-line course instruction. The decision to adopt a uniform on-line medium is meant to ease the transition to asynchronous education for students who take multiple on-line courses from the University. If you have taken previous on-line courses from WVU, you will find a great deal of familiarity with this course. If this is your first on-line experience, WebCT Vista has a fast learning curve that will ease your adaptation to future courses. eCampus provides the opportunity for you to deal with your class material at the time that is most convenient for you within a defined window of opportunity. You may access eCampus from any location that permits you access to the Web. While there are a host of options available in eCampus, we will limit our use of the available features. These include: the on-line grade book, so that you may check your grade status in the course at any time; a closed reserve system to save in-class work and to post
sensitive material; and bulletin boards with threaded discussions to maintain an open dialog with your classmates.

**General Comments:**
The instructor reserves the right to change this syllabus as time and circumstances dictate. Necessary changes will be announced in class in advance when possible. Note that the course outline is fluid and will be adjusted as the semester progresses.

**Academic Dishonesty:**
Academic dishonesty will not be tolerated. Please refer to the West Virginia University Student Handbook for more information about academic dishonesty. Please note that a student will receive a failing grade in this course for cheating.

**Statement on Social Justice:**
West Virginia University is committed to social justice. I concur with that commitment and expect to maintain a positive learning environment based upon open communication, mutual respect, and non-discrimination. Our University does not discriminate on the basis of race, sex, age, disability, veteran status, religion, sexual orientation, color, or national origin. Any suggestions as to how to further such a positive and open environment in this class will be appreciated and given serious consideration.

**Students with Disabilities:**
If you are a person with a disability and anticipate needing any type of accommodation in order to participate in this class, please advise me and make appropriate arrangements with Disability Services (293-6700).
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<td>Chpt 1</td>
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<td>3-Sep</td>
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<td>3-Dec</td>
<td>Supp</td>
<td>Reading a Corporate Annual Report</td>
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<td>Final Exam - Chapters 6 through 13 + Supp</td>
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