

www.finance.cch.com
www.cfp.net

www.finweb.com/financial_planning
www.aarp.org/money/financial_planning

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).

	BUSA 340		
	Topical Outline		
		Topic & Reading Assignment	
Wk	Date	Chapter	Topic
1	27-Aug	Chpt 1	Introduction & Personal Financial Planning
2	3-Sep	Chpt 2	Money Management Skills
3	10-Sep	Chpt 3	Taxes in Your Financial Plan
4	17-Sep	Chpt 4	Savings and Payment Services
5	24-Sep	Chpt 5	Consumer Credit
6	1-Oct		NO CLASS - WVU v Colorado
7	8-Oct		Mid Term - Chapters 1 through 5
8	15-Oct	Chpt 6	Consumer Purchasing Strategies - Cars
9	22-Oct	Chpt 7	Selecting and Financing a House
10	29-Oct	Chpt 8 & 9	Insurance (excluding life)
11	5-Nov	Chapter 10	Financial Planning with Life Insurance
12	12-Nov	Chpt 11	Intro to Investing & Investing in Bonds
13	19-Nov	Chpt 12 & 13	Investing - Stocks and Mutual Funds
	26-Nov		Thanksgiving Recess
14	3-Dec	Supp	Reading a Corporate Annual Report
15	10-Dec		Final Exam - Chapters 6 though 13 + Supp