



DEPARTMENT OF BUSINESS AND OFFICE ADMINISTRATION COURSE OUTLINE – Fall 2025

BA2730 (A2): Personal Investing – 3 (3-0-0) 45 Hours for 15 Weeks

Northwestern Polytechnic acknowledges that our campuses are located on Treaty 8 territory, the ancestral and present-day home to many diverse First Nations, Metis, and Inuit people. We are grateful to work, live and learn on the traditional territory of Duncan's First Nation, Horse Lake First Nation and Sturgeon Lake Cree Nation, who are the original caretakers of this land.

We acknowledge the history of this land and we are thankful for the opportunity to walk together in friendship, where we will encourage and promote positive change for present and future generations.

INSTRUCTOR: Amy Rawluk, CPA, **PHONE:** 780-539-2873
MBA
OFFICE: C413 **E-MAIL:** ARawluk@nwpolytech.ca
OFFICE HOURS: Monday 11:30am – 1:00pm and Wednesday 10:00 – 11:30am

CALENDAR DESCRIPTION:

This course offers an overview of the products involved in the financial marketplace. Securities, financial markets, market efficiency, margin accounts, stock valuation, and bond valuation are examined. A review of mutual funds is also done, focusing on the different types of funds, their fees and services, and how to select a fund.

PREREQUISITE(S):

BA1050

REQUIRED MATERIALS:

Fundamentals of Investments: Valuation and Management 10th Edition (2024).
McGraw Hill LLC. Jordan, Miller Jr., and Dolvin.



All students must have access to Connect. You must have an access code in order to gain access to the online resources. McGraw-Hill Connect™ is a web-based assignment and assessment platform that gives students the means to better connect with their coursework, and with the important concepts that they will need to know for success now and in the future. If you have purchased a used book, you will have to purchase an access code separately. Instructions to do this are available in the Registration Module.

DELIVERY MODE:

On-campus (face-to-face) – This type of course will be delivered on campus in a specific location which will be indicated on the student timetable. Students are expected to fully attend in person.

LEARNING OUTCOMES:

- Define investment and discuss what it means to study investments.
- Calculate the return on an investment using different methods.
- Identify various types of securities.
- Identify various types of securities brokers and brokerage accounts.
- Calculate initial and maintenance margin.
- Explain why risk and return are the two critical components of all investing decisions.
- Explain the key factors that affect the investment decision process.
- State the major types of mutual funds and give their features.
- Compare how the performance of investment funds is measured.
- Apply the basic dividend discount model.
- Apply the two-stage dividend growth model.
- Apply the residual income and free cash flow models.
- Explain how expected return and risk for securities are determined.
- Explain the foundations of market efficiency.
- Explain the implications of the forms of market efficiency.
- Describe the effect of risk-free borrowing and lending on the efficient frontier.
- Separate total risk into systematic and non-systematic risk.
- Explain capital market theory and the capital asset pricing model.
- Calculate the price of a bond.
- Explain the bond valuation process.
- Calculate major bond yield measures, including yield to maturity, yield to call, and horizon return.

TRANSFERABILITY:

Please consult the Alberta Transfer Guide for more information. You may check the transferability of this course at the Alberta Transfer Guide main page [Transfer Alberta](#)

**** For courses with alpha (letter) grading, a grade of D or D+ may not be acceptable for transfer to other post-secondary institutions. Students are cautioned that it is their responsibility to contact the receiving institutions to ensure transferability.**

Assignments	12%
Quizzes	10%
Term Test #1	21.5%
Term Test #2	21.5%
Final Exam (cumulative)	35%

GRADING CRITERIA:

Please note that most institutions will not accept your course for transfer credit **IF** your grade is **less than C-**.

Alpha Grade	4-point Equivalent	Percentage Guidelines	Alpha Grade	4-point Equivalent	Percentage Guidelines
A+	4.0	95-100	C+	2.3	67-69
A	4.0	85-94	C	2.0	63-66
A-	3.7	80-84	C-	1.7	60-62
B+	3.3	77-79	D+	1.3	55-59
B	3.0	73-76	D	1.0	50-54
B-	2.7	70-72	F	0.0	00-49

COURSE SCHEDULE/TENTATIVE TIMELINE:

Week Beginning	Chapters Covered	Additional Information
September 3 (Wed)	Introduction	
September 8	Chapter 1	
September 15	Chapter 1/ Chapter 2	
September 22	Chapter 2/ Chapter 3	<i>Quiz due Sept 26</i>
September 29	Chapter 3	
October 6	Chapter 4	
October 13	Chapter 4	<i>Quiz due Oct 14</i>
October 16	Term Test #1 – 21.5%	Chapters 1-4
October 20	Chapter 5	
October 27	Chapter 6	<i>Quiz due Nov 2</i>
November 3	Chapter 7	
November 10	Fall Break – No Classes	
November 17	Chapter 8	<i>Quiz due Nov 22</i>
November 25	Term Test #2 – 21.5%	Chapters 5-8
November 24	Chapter 9	
December 1	Chapter 9/ Chapter 10	
December 8	Chapter 10	<i>Quiz due Dec 12</i>
December 13 - 20	Final Exam – 35%	Cumulative

- ✓ The above schedule may be revised at the discretion of the instructor based on class requirements.
- ✓ **Final examinations will be scheduled by the registrar's office.** Do not plan any activities during examination week.



STUDENT RESPONSIBILITIES:

Student Conduct

As a student, it is your responsibility to read, understand, and comply with the college's academic policies, which are reviewed regularly, updated and posted on the polytechnic website. If you have any questions regarding these policies, please contact Student Services.

Time Management

The expectation for this course is that students read/review the text material prior to class; see white text pages for concepts/theory. Adopting and adhering to effective learning habits in this course will likely take up a great deal of time so plan your schedule accordingly. It is difficult to catch up once a student falls behind in readings and exercises.

Email correspondence to your instructor must be sent from your NWP student email account. Emails should be professionally formatted and include a subject, correct spelling and grammar, and a reference to course material and/or textbook pages, etc.

STATEMENT ON ACADEMIC MISCONDUCT:

Academic Misconduct will not be tolerated. For a more precise definition of academic misconduct and its consequences, refer to the Student Rights and Responsibilities policy available: [Student Rights and Responsibility Policy](#)

**Note: all Academic and Administrative policies are available on the same page. [Policies Directory | Northwestern Polytechnic](#)

ADDITIONAL INFORMATION:

Quizzes

- Students will be allowed two attempts at each quiz.
- The highest grade on any quiz attempt is recorded on the dashboard.
- All quizzes must be completed before the expiration of the pre-set due date or the student will receive a mark of zero (0) for any missed labs.
- Once the quiz has been started, you must complete the entire quiz within the 60-minute time limit. Logging off or losing the internet connection during the quiz will result in a grade based only on the proportion of the exam that has been completed. It is imperative that the student has a reliable internet connection when attempting an exam.

Final Exam

- 2 hours will be given for the final exam to be written.
- The final exam will be cumulative and will account for 35% of the final grade.
- The final exam will be scheduled by the Registrar's Office during exam week(s).
Do not plan any activities during this time.
- Approved calculators and approved translation devices are the only electronic devices allowed during the final examination. No programmable calculators will be allowed. Textbooks or notes will not be allowed in the examination area. Cell phone calculators may not be used in examinations.

Other

- Rewrites/rescheduled exams will not be given. If there is an excusable absence, the weighting of the missed exam will be added to the final exam weighting. If the absence is not excusable, a grade of 0% will be given.
- In order to get the most out of class regular attendance and active participation are encouraged.
- The student is responsible for any missed content due to missing a class (excused or unexcused).
- Photographing and/or recording course content is strictly prohibited.