



DEPARTMENT OF  
BUSINESS  
COURSE OUTLINE – FALL  
2014

BA2700 UT FUNDAMENTALS OF PERSONAL FINANCE – 3(3-0-0) 45HOURS

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Instructor	Jeff Nutting	Phone	(780)539-2815
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Office	TBA		

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Hours:

Prerequisite(s)/corequisite(s):

BA1050 or consent of the instructor

Required Text/Resource Materials: Madura, J.; Gill, H.S., *Personal Finance, Second Canadian Edition*. Pearson Canada, 2012

Description:

The communication techniques and relationship skills, as well as the psychological characteristics that influence client behavior are topics in this course. The course covers financial statement preparation and analysis from a personal perspective, and the cash and debt management that flows from these statements. This course reviews time value of money and economic concepts applicable to the principle subject areas of financial planning

Credit/Contact Hours: This is a 3 credit course with 3 lecture hours per week.

### Delivery Mode(s):

For each topic listed, there will be a classroom lecture/discussion and a demonstration of related procedures. I will assign relevant textbook readings and problems and test your knowledge, understanding and application of the material.

### Objectives:

Upon completion of this course the student will be able to:

- Plan with personal financial statements
- Use tax concepts for planning
- Manage your liquidity
- Understand personal financing
- Protect your wealth
- Understand personal investing
- Retirement and estate planning

### Transferability:

AU. Students can also refer to the Alberta Transfer Guide at <http://www.acat.gov.ab.ca> for a list of institutions. Students are however strongly advised to check with the receiving institution for more details and to ensure transferability

### Grading Criteria:

Quizzes/Assignments	20%
Midterm	35%
Final Exam	45%

### Assignments, Quizzes, and Exam Policy:

- Assignments will be handed in at the beginning of class on the due date. The penalty for late submission will be 10% per day.
- Quizzes will be given throughout the year. It is anticipated that there will be two quizzes. All of which will be given in class.
- No rewrites will be given on missed quizzes or midterms. If there is an excusable absence the weighting of the missed quiz/exam will be

*added onto the final exam weighting.*

- *Calculators and approved translation devices are the only electronic devices allowed during quizzes, tests or examinations.*
- *Final examinations will be scheduled by the Registrar*

## *Student*

### *Responsibilities:*

#### *Professionalism:*

*Each student is expected to come to class on time. Arriving late is disruptive to the entire class. The expectation for this course is that students have read the material and attempted the exercises and problems we will cover in class. Reading and practicing problems prepares you for classroom activities. **Cell Phones:** The use of cell phones during class time is unprofessional and distracting to the instructor and fellow students. Texting during class is therefore strictly prohibited. Cell phones must be either turned off or set to silent mode*

### *Statement on Plagiarism:*

*Plagiarism will not be tolerated and, as such, any submitted work may be investigated for this possibility. Please ensure you read and understand the College's policy on plagiarism as published in the 2014/2015. Calendar. If you have questions on whether or not you might be violating this policy, please discuss this with your instructor before you submit your assignment.*

*Grades will be assigned on the Letter Grading System.*

*Business Administration and Commerce  
Department  
Grading Conversion  
Chart*

<i>Alpha Grade</i>	<i>4-point</i>	<i>Percentage Guidelines</i>	<i>Designation</i>
<i>A+</i>	<i>4</i>	<i>90 - 100</i>	<i>EXCELLENT</i>
<i>A</i>	<i>4</i>	<i>85 - 89</i>	
<i>A</i>	<i>3.7</i>	<i>80 - 84</i>	<i>FIRST CLASS STANDING</i>
<i>B+</i>	<i>3.3</i>	<i>76 - 79</i>	
<i>B</i>	<i>3</i>	<i>73 - 75</i>	<i>GOOD</i>
<i>B</i>	<i>2.7</i>	<i>70 - 72</i>	
<i>C+</i>	<i>2.3</i>	<i>67 - 69</i>	<i>SATISFACTORY</i>
<i>C</i>	<i>2</i>	<i>64 - 66</i>	
<i>C-</i>	<i>1.7</i>	<i>60 - 63</i>	
<i>D+</i>	<i>1.3</i>	<i>55 - 59</i>	<i>MINIMAL PASS</i>
<i>D</i>	<i>1</i>	<i>50 - 54</i>	
<i>F</i>	<i>0</i>	<i>0 - 49</i>	<i>FAIL</i>

*Tentative Course Schedule/Timeline:*

*Introduction*

*Overview of the Financial Plan*

*Chapters 1 and 2*

*Applying Time Value Concepts*

*Planning with Personal Financial Statements*

*Chapter 3*

*Using Tax Concepts For Planning*

*Chapter 4*

*Banking Services And Managing Your Money*

*Chapter 5*

*Assessing Managing And Securing Your Credit*

*Chapter 6*

*Personal Loans*

*Chapter 7*

*Purchasing And Financing A Home*

*Chapter 8*

*Midterm*

*Auto and Homeowners Insurance*

*Chapter 9*

*Health and Life Insurance*

*Chapter 10*

*Investing Fundamentals*

*Chapter 11*

*Investing In Stocks*

*Chapter 12*

*Investing In Bonds And Mutual Funds*

*Chapters 13 and 14*

*Retirement Planning*

*Chapter 15*

*Estate Planning*

*Chapter 16*