EBGN 304 Personal Finance Course Syllabus
Summer Field Session, 2009

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Engineering Division
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Classroom: Alderson Hall Rm. 140
Text: Personal Financial Planning – **Workbook** by Lawrence J. Gitman & Michael D. Joehnk, 10th edition, prepared by Marilynn D. Hood

Course Objectives: The course is designed around three objectives: 1) developing an understanding of principles of personal financial planning; 2) creating a familiarity with the instruments and methods available to individuals and households for financial management; and 3) developing an understanding of financial institutions and their relationship to households.

Course Description: This course covers the management of household and personal finances. It provides an overview of financial concepts with special emphasis on their application to issues faced by individuals and households: budget management, taxes, savings, housing and other major acquisitions, borrowing, insurance, investments, meeting retirement goals, and estate planning. The course provides an overview of principles and techniques for the management of a household's assets and liabilities. In addition, it studies financial institutions and their relationship to households, along with discussion of financial instruments commonly held by individuals and families.

Grading Policy: Grades will be based on the following weights:

Attendance and Class Participation:	20%
Worksheets and problem assignments:	40%
Weekly Exams (2):	20%
Final Exam:	20%
Total:	100%

See reverse side for Schedule and Assignments

Approximate Schedule and Assignments:

Date:	Topic	Assignments
May 11, 2009	Introduction, Goals, & Objectives	Ch.1-fib; Case 1.1, WS 1.1; FP notebook/ledger ***Request Credit Report****, Ch.2-fib
May 12, 2009	Financial Statements & Plans	Ch. 2; Cases 2.1,2.3 Practice TVM probs. 1-18 on pgs. 29-30. Ch. 3 fib.
May 13, 2009	Managing Taxes	Ch. 3; Ex. 3-1, 3-1, 3-4; Case 3.1
May 14, 2009	Managing Cash & Savings	Ch. 4; Ex. 4-5 to 4-8
May 15, 2009	Auto & Home Buying Decisions	Ch. 5
		Weekly Exam #1 Ch.s 1-5
May 18, 2009	Managing Credit	Ch.s 6 & 7, Review Credit Reports
May 19, 2009	Managing Life Insurance Needs	Ch. 8
May 20, 2009	Managing Health & Property Insurance	Ch.s 9 & 10; Personal Property Inventory
May 21, 2009	Managing Investments	Ch. 11
		Weekly Exam #2 Ch.s 6-10
Memorial Day Weekend		
May 26, 2009	Stocks, Bonds & Mutual Funds	Ch.s 12 & 13
May 27, 2009	Retirement & Estate Planning	Ch.s 14 & 15
May 28, 2009	Review of Financial Plans and Course Summary	**Final Exam**

* Please request a free copy of your own personal credit report from any one or all of the following: Equifax: 800-997-2493, www.equifax.com
Trans-Union: 800-888-4213, www.transunion.com
Experian: 800-397-3742, www.experian.com
or all three from: www.annualcreditreport.com