

Eastern Oregon University
Course Syllabus

Number of Course: BA 328

Name of Course: Personal Financial Planning

Catalog Description: Personal Financial Planning is designed to give students an understanding of methods and procedures for establishing life financial goals. Through reading, selected exercises and projects, the students will explore the many facets of personal financial planning for personal, career and life success. Student must have at least sophomore standing to register for this course.

The course will provide an overview of personal and family financial planning with an emphasis on financial recordkeeping, planning your spending, tax planning, consumer credit, making buying decisions, purchasing insurance, selecting investments, and retirement and estate planning.

Credit Hours: 4

Instructor: TBD

Time and place of the course: TBD

Required Texts or Suggested Materials:

- Required Text: Focus on Personal Finance, 5th Edition, Kapoor, Dlabay, Hughes, Hart, McGraw-Hill/Irwin, 2016.
- Required Technology: Up-to-date browser operating system. Support for computing issues can be found at: <http://www.eou.edu/bb/help-ticket/>.
- Supplemental Readings: Readings from The Wall Street Journal, Money, Kiplinger's Personal Finance, and other personal finance/ business periodicals, and websites as assigned.

Prerequisites: Math 095 or Math 098 or consent of instructor.

Learning Outcomes:

- Use a framework for financial planning to understand the overall role finances play in his/her personal life (CLO1).
- Apply financial principles to demonstrate sound, practical decision-making in personal financial situations (CLO2).
- Communicate effectively in dealing with personal business matters (CLO3).

Course Competencies and Skills:

- Ability to plan and budget effectively for different financial objectives.
- Recognize the need to adapt financial planning to changing personal needs as well as changes in the economy and financial environment.
- Effectively analyze the comparative merits of buying and renting a home; tax implications; buying, selling, and leasing fundamentals.

- Evaluate various types of credit; understand costs and how to utilize them to the best advantage.
- Evaluate the various types of insurance and relate this information to personal needs.
- Examine investment strategies considering asset allocation.

Course Outline and Requirements:

There are ten modules for the courses, each of which covers one week of the course. Weekly module requirements are due Sunday of the module. You will find all materials for each week within the weekly module.

- ***Each module will contain a quiz for each chapter. Each chapter quiz will contain 15 questions worth 2 points for a total of 30 points per quiz***
- ***Other assignments throughout the term will vary and include personal financial planning (PFP) assignments, discussions, case studies, exercises, and presentations. Point values will vary.***
- ***The final assignment for the course will be a Lender Visit Project and will be due during finals week.***
- ***Further details on the assignments can be found in the Weekly Modules of the course.***

Grading Policies:

Explain how each course requirement will be graded (append rubrics), what percentage on any one assignment equals what grade for that assignment, percentage of overall course grade derived from each requirement, policies on accepting late work, opportunities to resubmit, etc.

- ***No late assignments are accepted Week 10 or during finals week.***
- ***Late submissions (except for exercises where an answer key has been posted) will be accepted up to 1-week late with up to a 25% penalty.***
- All assignments are to be submitted via submission links on the course learning management system, unless otherwise indicated.
- Grammar, punctuation, tone, and professionalism will be assessed in grading, as well as, content, completeness, critical thinking, and problem solving.
- Assessments will be evaluated with rubrics posted in the course learning management system.
- Final Grades will be assigned based on the percentage points earned relative to the total points possible in the course. No weighting of course points will occur. Conventional “A through F” grading scale will be used. Plus and minuses will be assigned based on the discretion of the instructor.

A: 97-100	B+: 86-89	B-: 80-82	C: 73-75	D: 60-69
A-: 90-92	B: 83-85	C+:76-79	C-: 70-72	F: <60

Means of Assessment:

Learning Outcome	Assessment instrument	Percent of Total Grade
1, 2, 3	Nine weekly written assignments to vary in format and points – 540 Points	56%
1,2,3	Weekly Quizzes (10 quizzes *30 points) – 300 Points	31%
1,2,3	Lender Visit Project – 125 Points	13%

Writing Center Statements:

- *For on-campus courses:* The Writing Center provides a place — physical or virtual — where every EOU writer can find an interested, responsive reader. Writing tutorials are free of charge for EOU's undergraduate and graduate students who are writing for any course at any level, or who are writing resumes, job letters, graduate applications, and more. Go to eou.mywconline.com to schedule an appointment in the Writing Center (Loso Hall 234).
- *For online or on-site courses:* The Writing Center provides a place — physical or virtual — where every EOU writer can find an interested, responsive reader. Writing tutorials are free of charge for EOU students writing for any undergraduate course. Go to [EOU's eTutoring page](#) to submit a paper to a writing tutor.

Classroom Decorum:

Students are expected to conduct themselves in the course (e.g., on discussion boards, email postings, in-class, group work) in compliance with the university's regulations regarding civility. Students will be expected to treat all others with the same respect as they would want afforded themselves. Disrespectful behavior to others (such as harassing behavior, personal insults, and inappropriate language) or disruptive behaviors in the course is unacceptable and can result in sanctions as defined by Oregon Administrative Rules Division 015 Student Conduct Regulations. Students of Eastern Oregon University are bound by an Honor Code that is based on personal integrity. This code is presumed to be a sufficient assurance that in academic matters, one's work is original and is performed honestly. Copies of the code may be obtained on the university's Student Affairs website at: <http://www.eou.edu/sse/code-of-conduct/> ([Links to an external site.](#))[Links to an external site.](#) ([Links to an external site.](#))

Academic Misconduct Policy:

Eastern Oregon University places a high value upon the integrity of its student scholars. Any student found responsible for an act of academic misconduct (including but not limited to cheating, unauthorized collaboration, fabrication, facilitation, plagiarism or tampering) may be subject to having his or her grade reduced in the course in question, being placed on probation or suspended from the University, or a combination of these.

Accommodations/Students with Disabilities policy:

Any student who feels he or she may need an accommodation for any type of disability, must contact the Disability Services Office in Loso Hall, Room 234. Phone: 541-962-3081.

Syllabus Prepared By: Laura Gow-Hogge, Updated, Fall 2019