

**SAM HOUSTON STATE UNIVERSITY  
COLLEGE OF BUSINESS ADMINISTRATION  
DEPARTMENT OF GENERAL BUSINESS & FINANCE**

**COURSE: FINC 1307 Personal Finance (Section 01)**

**PREREQUISITES: None**

**INSTRUCTOR: Nicole Garrison**

**OFFICE PHONE: 294-4437**

**E-MAIL: gba\_nmg@shsu.edu**

**OFFICE: Smith-Hudson 309C**

**OFFICE HOURS: TBA**

**REQUIRED TEXT:** *Personal Financial Planning*, 14<sup>th</sup> Edition by Gitman, Joehnk & Billingsley

**COURSE OBJECTIVES:**

By the end of the semester students will be expected to demonstrate knowledge of and ability to:

- Analyze the process of making personal financial decisions.
- Evaluate the factors that influence career choice and employment opportunities.
- Create a system for maintaining personal financial documents.
- Select appropriate tax strategies for different financial and personal situations.
- Evaluate the services offered by different types of financial institutions.
- Define customer credit and analyze its advantages and disadvantages.
- Evaluate the alternatives in consumer purchasing decisions.
- Evaluate available housing alternatives and analyze the costs and benefits associated with renting versus buying a residence.
- Analyze the factors that influence transportation decisions and determine the costs associated with owning and operating an automobile.
- Identify the major types of investment alternatives available to investors.
- Recognize the importance of retirement planning and analyze your current assets and liabilities for retirement.

**EVALUATION CRITERIA:**

- Gaining factual knowledge (terminology, classifications, methods, trends). [Essential]
- Learning fundamental principles, generalizations, or theories. [Important]
- Learning to apply course material (to improve thinking, problem solving, and decisions). [Essential]

## **POLICY REGARDING STUDENT ABSENCES ON RELIGIOUS HOLY DAYS:**

Section 51.911(b) of the Texas Education Code requires that an institution of higher education excuse a student from attending classes or other required activities, including examinations, for the observance of a religious holy day, including travel for that purpose. A student whose absence is excused under this subsection may not be penalized for that absence and shall be allowed to take an examination or complete an assignment from which the student is excused within a reasonable time after the absence. University policy 861001 provides the procedures to be followed by the student and instructor. A student desiring to absent himself/herself from a scheduled class in order to observe (a) religious holy day(s) shall present to each instructor involved a written statement concerning the religious holy day(s). This request must be made in the first fifteen days of the semester or the first seven days of a summer session in which the absence(s) will occur. The instructor will complete a form notifying the student of a reasonable timeframe in which the missed assignments and/or examinations are to be completed. For more information, visit the following web address: [http://www.shsu.edu/~vaf\\_www/aps/documents/861001.pdf](http://www.shsu.edu/~vaf_www/aps/documents/861001.pdf).

## **STUDENTS WITH DISABILITIES POLICY:**

It is the policy of Sam Houston State University that individuals otherwise qualified shall not be excluded, solely by reason of their disability, from participation in any academic program of the university. Further, they shall not be denied the benefits of these programs nor shall they be subjected to discrimination. Students with disabilities that might affect their academic performance should register with the Office of Services for Students with Disabilities located in the Lee Drain Annex (telephone 936-294-3512, TDD 936-294-3786, and e-mail [disability@shsu.edu](mailto:disability@shsu.edu)). They should then make arrangements with their individual instructors so that appropriate strategies can be considered and helpful procedures can be developed to ensure that participation and achievement opportunities are not impaired.

SHSU adheres to all applicable federal, state, and local laws, regulations, and guidelines with respect to providing reasonable accommodations for students with disabilities. If you have a disability that may affect adversely your work in this class, then I encourage you to register with the SHSU Services for Students with Disabilities and to talk with me about how I can best help you. All disclosures of disabilities will be kept strictly confidential. NOTE: No accommodation can be made until you register with the Services for Students with Disabilities. For a complete listing of the university policy, see: <http://www.shsu.edu/dept/academic-affairs/documents/aps/students/811006.pdf>

## **ACADEMIC DISHONESTY:**

All students are expected to engage in all academic pursuits in a manner that is above reproach. Students are expected to maintain honesty and integrity in the academic experiences both in and out of the classroom. Any student found guilty of dishonesty in any phase of academic work will be subject to disciplinary action. The University and its official representatives may initiate disciplinary proceedings against a student accused of any form of academic dishonesty including but not limited to, cheating on an examination or other academic work which is to be submitted, plagiarism, collusion and the abuse of resource materials. For a complete listing of the university policy, see: <http://www.shsu.edu/administrative/faculty/sectionb.html#dishonesty>.

Students guilty of cheating on assignments will receive an automatic zero on the assignment for the first offense. A second offense for cheating on an assignment will result in a grade of "F" in the course and an Academic Dishonesty hold placed on the student's account. Cheating on an exam will result in a grade of "F" in the course and an Academic Dishonesty hold placed on the student's account.

## **ATTENDANCE POLICY:**

Attendance is taken at the beginning of class by calling roll or taking up assignments.

- A 5 point deduction will occur for every unexcused absence in excess of 5 unexcused absences.
- Three (3) tardies equal 1 absence. Tardy is defined as “not being in class when roll is called or when assignments are taken up.”
- Students who have perfect attendance (no unexcused absences and less than 3 tardies) will receive a 5-point bonus added to their final point total.

## **GRADING SYSTEM:**

Homework (4 @ 10 points each)	40	297-330	A
Stock Game (4 @ 10 points each)	40	264-296	B
5 Exams, 1 Final (top 5 grades)	<u>250</u>	231-263	C
Total	330	198-230	D
		197 & Below	F

## **MAKE-UP EXAMS:**

All university excused absences that result in a missed exam can be taken with no penalty at the instructors' convenience. Missed exams without a university excused absence cannot be taken and result in a grade of zero. All exams and the final exam are worth 50 points each. The lowest of these six grades will be dropped.

## **LATE HOMEWORK**

Homework may be turned in late. However, late work will result in an automatic 50% reduction in points.