

EBUS 5760/7760: Consumer Financial Planning
Spring 2008
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Course Description: Consumer problems encountered during and after school years. How the economy fluctuations, wise purchase decisions, managing money. Focus on relevant consumer problems and the need for financial planning.

Course Dates: Thursday, January 10, 2008, through Thursday, April 24, 2008.

Location: Computer Lab (Room 143) River's Crossing

Required text: *Personal Finance*, Garman/Forgue, Houghton Mifflin, 8th Edition, 2006.

Introduction: The course syllabus is a general plan for the course; deviations to this schedule may be necessary. Announcements regarding such changes will be delivered to all students via your UGA e-mail address through the WebCt course support tool. It is your responsibility to check this e-mail regularly if it is not your primary e-mail account. Extensive PowerPoint slides will be available for every chapter discussed.

Course Schedule:

January 10	Introduction to course Ch. 1: The Importance of Personal Finance
January 17	Ch. 2: Financial Planning Ch. 3: Budgeting and Cash-Flow Management
January 24	NO CLASS MEETING
January 31	Ch. 4: Managing Income Taxes
February 7	Ch. 5: Management of Monetary Assets Quiz 1: Chapters 1, 2, 3
February 14	Ch. 6: Credit Use & Credit Cards
February 21	Ch. 7: Installment Credit
February 28	Ch. 8: Automobiles and Other Major Purchases Quiz 2: Chapters 4, 5, 6
March 6	Ch. 9: The Housing Expenditure
March 13	Spring Break: Enjoy and be safe!

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March 20	Ch. 10: Risk Management and Property/Liability Insurance
March 27	NO CLASS MEETING
April 3	Ch. 11: Health Care Planning Quiz 3: Chapters 7, 8, 9
April 10	Ch. 12: Life Insurance Planning
April 17	Ch. 13: Investment Fundamentals & Portfolio Management
April 24	Presentation of case studies
May 1-2	Quiz 4: Chapters 10, 11, 12, 13

Assignments and due dates:

Please check the assignment listings in WebCt for additional directions for some assignments. Those assignments requiring computation must be turned in during class. For those assignments, please show **all** work rather than just your final answer. The contextual assignment must be turned in during class and must be keyboarded. Additional guidelines may be included in the WebCt assignment posting. Those assignments submitted via WebCt are **due** at 7:15 p.m. on the date listed.

1. End-of-chapter Assignments:

	<u>Due Date</u>
Ch. 1, Financial math no. 5; in class	January 17
Ch. 2, Money Matters: Johnson's financial statements; WebCt	January 24
Ch. 3, Decision Making, case 1; WebCt	January 31
Ch. 4, Decision Making case 1; in class	February 7
Ch. 5, Money Matters: Victor & Maria need to save . . .; in class (for parts 2 & 3, use Appendix A.3)	February 14
Ch. 6, What would you recommend now? WebCt	February 21
Ch. 7, Financial math no. 1; in class	February 28
Ch. 8, Financial math no. 1; WebCt	March 6
Ch. 9, Financial math no. 1; in class	March 20

Ch. 10, Decision Making case 3; WebCt	March 27
Ch. 11, Financial math no. 2; WebCt	April 10
Ch. 12, Financial math no. 2; WebCt	April 17
Ch. 13, Decision Making case 2; in class	April 24

2. Influence of Context on Instruction

Choose the school where you (1) graduated from, (2) have done or are doing an early field experience, (3) are teaching, or (4) hope to student teach. Assume you will be teaching a consumer finance class. Select a topic from one of the chapters in this course that will be age-appropriate for the grade level you have chosen, and then take into consideration the context in which your “students” live. This assignment will be developed in two parts:

A. Introduction (90 points): In this introduction to your lesson, describe the community in which the school is set and your student live. You **must** include types of employment opportunities, socio-economic levels to include median household income or mean income, percent of children in school district receiving free/reduced lunches, general education levels in the community.

B. Lesson Plan (template provided; 90 points): The lesson plan you develop must include objectives, teaching strategies, the outline of your lesson, and any additional materials such as handouts. Include assignments and other means of assessing student learning you deem appropriate. **Due March 6 in class.**

3. Continuing Case Study

Small teams of 2-3 people will work on this assignment. The case study should be developed with the idea in mind that it could be used in either a consumer finance class that you may teach in the future or another class (i.e., Accounting, CBE) into which this may be included. You will be given a “skeleton” family situation around which you will develop a case study that will evolve over this semester. The case will be developed in five stages.

- Stage one: you will develop a monthly budget for your “family/person.” As you develop this budget, you need to determine a reasonably accurate gross monthly income for your situation. In addition to factors typically included in a budget, you also need to consider taxes taken from income.
- Stage two: you will be given a credit card situation that will affect your budget, either negatively or positively, and for which you must develop a solution.
- Stage three: you will be given an installment credit and/or life situation for which you must develop a solution.

- Stage four: you will be given an automobile situation for which you must develop a solution.
- Stage five: you will be given a health care/insurance situation for which you must develop a solution.

The final project submitted will include an introductory paragraph describing your “family.” This will be followed by five sections detailing your original budget and the subsequent situations and how they affected your budget and how you dealt with the situations. A final paragraph explains how you would incorporate this case into the class of your choice. (130 points: 50 points for original monthly budget; 20 points each for each subsequent situation) **Due April 24 in class.**

4. Article reviews

Choose two topics from our textbook and find one article on each topic that addresses ways in which the topic may be taught to a middle school or high school class. Cite the article (title, journal, volume/issue, dates, page numbers), provide a one paragraph summary of the topic and instructional strategy and a one paragraph evaluation of the article. (25 points each; total 50 points) **Due February 28 and April 10 via WebCt.**

4. Graduate student assignment no. 1

Choose ten stocks traded publicly on the New York Stock Exchange. For this assignment, explain why you selected these ten stocks. Track each of these stocks weekly throughout the semester, reporting on their market value at the same time/day each week. In a report due **April 17**, list each stock, the weekly changes, the overall performance throughout the term. Include any political/economic situations emerging during the semester that may have affected their performance. **Due April 17 in class.**

5. Graduate student assignment no. 2

In Chapter 13 of your textbook, complete **ALL** five questions under the “Financial Math Questions” assignment. For No. 1, please use Appendix A.2. **Due April 24 via WebCt.**

Basis for course grade:

<u>Assignment</u>	<u>Undergraduates</u> <u>Points</u>	<u>Graduate students</u> <u>Points</u>
End-of-chapter work	260	260
Contextual assignment	180	180
Continuing case study	130	130
Article reviews	50	50
Grad. Assign. No. 1		200
Grad. Assign. No. 2		100
Quiz 1	128	128
Quiz 2	130	130
Quiz 3	109	109
Quiz 4	<u>115</u>	<u>115</u>
Total points	1102	1402

Grade distribution:

- A = 90-100% (A = 1309-1402; A- = 1262-1308)
B = 80-89% (B+ = 1215-1261; B = 1169-1214; B- = 1122-1168)
C = 70-79% (C+ = 1075-1121; C = 1026-1074; C- = 981-1027)
D = 60-69%
F = <59%

NB *The course syllabus and schedule are a general plan for the course; deviations to the class by the instructor may be necessary. University Honor code and Academic Honesty Policy—All academic work must meet the standards contained in “A Culture of Honesty.” Each student is responsible to inform themselves about those standards before performing any academic work.*

The University of Georgia is committed to full inclusion of all students. Students who, by nature of a documented disability, require academic accommodations should contact the professor during office hours to arrange such accommodations. Students may also speak with Disability Services at 706-542-8719 to discuss the process for requesting accommodations.