

**EBUS 5760/7760: Consumer Financial Planning  
Spring 2005**

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225 River's Crossing  
T-Th: 2-3:30 p.m.  
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**Course description:** Consumer problems encountered during and after school years. How the economy functions, wise purchase decisions, managing money. Focus on relevant consumer problems and the need for financial planning.

**Course dates:** Thursday, January 13, 2005 through Thursday, April 28, 2005

**Location:** 139 River's Crossing

**Required reading:** Personal Finance, Garman/Forgue, Houghton Mifflin, 7th Edition, 2003.

**Introduction:** Extensive PowerPoint slides will be available for every chapter included. Assignments will include problems at the end of chapters as well as web-based assignments available both in the textbook and on the Houghton Mifflin website. The course syllabus is a general plan for the course; deviations announced to the class by the instructor may be necessary. Such announcements will be delivered to all students via your UGA e-mail address through this WebCt environment. It is your responsibility to check this e-mail regularly if it is not your primary e-mail account.

**Course schedule:**

January 13	Introduction & Orientation to Course Chapter 1: The Importance of Personal Finance
January 20	Chapter 2: Financial Planning
January 27	Chapter 3: Budgeting and Cash-Flow Management
February 3	Chapter 4: Managing Income Taxes
February 10	Chapter 5: Managing Your Cash <b>Quiz 1: Chapters 1, 2, 3</b>
February 17	Chapter 6: Credit Use and Credit Cards
February 24	Chapter 7: Installment Credit
March 3	Chapter 8: Automobiles and Other Major Purchases

	<b>Quiz 2: Chapters 4, 5, 6</b>
March 10	Chapter 9: The Housing Expenditure Speaker: Colleen Brown, Wells Fargo Bank
March 17	<b>Spring Break – enjoy and be safe!</b>
March 24	Chapter 10: Risk Management & Property/Liability Insurance
March 31	Chapter 11: Health Care Planning <b>Quiz 3: Chapters 7, 8, 9</b>
April 7	Chapter 12: Life Insurance Planning Chapter 13: Investment Fundamentals & Portfolio Management
April 14	AERA – no class meeting
April 21	group presentations
April 28	group presentations <b>Quiz 4: Chapters 10, 11, 12, 13</b>

**Assignments and due dates:**

\*\*Please check the assignment listings in WebCt for additional directions for some assignments. I prefer that those assignments requiring computation be turned in during class. For those assignments, please show **ALL** work rather than just your answer. The CTL and web resource assignments must be turned in during class and must be keyboarded. Specific guidelines will be included in the WebCt assignment posting. Those assignments submitted via WebCt are due at 7:15 p.m. on the date listed.

<u>Assignment</u>	<u>Due date</u>
Ch. 1, Web assignment no. 1	January 20
Ch. 1, Financial math no. 2	January 20
Ch. 2, Text case 1: Budgeting advice	January 27
Ch. 2, Money matters: Johnsons' financial statements	January 27
Ch. 3, Web. assignment no. 1, healthy cash	February 3
Ch. 4, Text case 1: New Family celebrates . . .	February 17
Ch. 4, Money matters: Victor & Maria reduce tax liab.	February 17
Ch. 4, Web assignment no. 2	February 17
Ch. 4, Web assignment no. 4	February 17
Ch. 5, Text case 1: A Lobbyist considers . . .	February 24
Ch. 5, Money matters: Victor & Maria need to save . . .	February 24

Ch. 6, What would you recommend now?	February 24
Ch. 6, Web assignment no. 4	February 24
Ch. 7, What would you recommend now?	March 10
Ch. 7, Text case 2: Clauses in car purchase	March 10
Ch. 7, Financial math no. 2	March 10
Ch. 8, Web assignment no. 2	March 24
Ch. 8, Web assignment no. 6	March 24
Ch. 9, Financial math no. 4	March 31
Ch. 9, Text case 3: Jeremy decides to sell his house	March 31
Ch. 9, Web assignment no. 4	March 31
Ch. 10, What would you recommend now?	April 7
Ch. 10, Text case 3: Student buys car insurance	April 7
Ch. 11, Financial math no. 2	April 7
Ch. 12, Text case 1: Life insurance for newly weds	April 14
Ch. 3, Text case 2: Investing a gift of cash	April 14

**Basis for course grade:**

<u>Assignment</u>	<u>Undergraduates</u>		<u>Graduate students</u>	
	<u>Pts.</u>	<u>%</u>	<u>Pts.</u>	<u>%</u>
End-of-chapter work	500	34	500	28.2
CTL assignment	275	18.4	275	15.5
Web resources	200	14	200	11.3
Grad assign. # 1			200	
11.3				
Grad assign. # 2			100	
5.7				
Quiz 1	128	8.7	128	7.2
Quiz 2	130	8.8	130	7.3
Quiz 3	108	7.3	108	6.1
Quiz 4	130	8.8	130	7.3
Total points	1471		1771	

**Grade Distribution:**

- A = 90-100%
- B = 80 – 89%
- C = 70 – 79
- D = 60 – 69%
- F = below 60%

