**Syllabus**

**MISSISSIPPI VALLEY STATE UNIVERSITY**

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| **Academic Term and Year** | Fall - 2018 |
| **Course Prefix and Number** | BA 321 (3 HOURS) |
| **Course Title** | Personal Finance |
| **Days, Time and Location of Class Meeting** | On-Line |
| **Instructor’s Contact Information** |  |
| Name: | Naraseeyappa Rajanikanth |
| Office Location: | BEB 119 |
| Office Hours:  | MTWTF: 8:30 – 4:30 |
| Office Phone Number:  | (662) 254 3601 |
| E-Mail Address:  | Blackboard Communication Tool – rajan@mvsu.edu |
| **Course Prerequisites** | Junior Standing  |
| Technology skills: | Basic computer skills, working within Windows system environment, navigating the internet, and familiarity with E-mail. |
| **Catalog Course Description** | MANAGEMENT OF PERSONAL FINANCES; INFLATION AND RECESSION; TAX PROBLEMS, INSURANCE; ANNUTIES; CREDIT; BUDGETING; FINANCIAL PLANNING; HOME OWNERSHIP; BANK ACCOUNTS; INVESTMENTS; SOCIAL INSURANCE PROGRAM |
| **Expected Student Learning Outcomes:** **(Learning Goal = LG)** | Students will demonstrate a depth of knowledge and apply the methods of enquiry in personal financial planning, and they will demonstrate a breadth of knowledge across their discipline. SLO are as follows:1. Understand the fundamentals of the financial planning process
2. Calculate and interpret the time value of money
3. Develop a clear, professional understanding of insurance policies and strategies
4. Understand risk management concepts
5. Apply tax planning strategies to meet the goals of the client
6. Become skilled in applying retirement planning strategies
7. Develop estate planning strategies for the benefit of clients
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| **Course Requirements** | A. The course uses the writing skills developed in English course, oral skills developed in speech courses, mathematical methods and critical thinking acquired in college algebraB. A basic calculator |
| Required textbook(s): | GITMAN, JOEHNK & BILLINGSLY; PFIN6; ISBN: 1337118044 OR 9781337118040; CENGAGE (SOUTH-WESTWERN) PUBLISHING.  |
| Supplementary materials: | At minimum: Wall Street Journal, Business Week and Newsweek |
| Class attendance policy: | This is an online class. There are no regularly scheduled class meetings. However, required work (quizzes, project, and final exam) should be completed by August 07,2013. |
| Submission of Work: | Scheduled assignments MUST be completed and successfully, and submitted through the Blackboard Assignment Tool (drop box) by due date and time. Assignments automatically become unavailable after the due date/time expires.All assignments MUST be keyed using MS Word or saved as a .DOC file and no multiple submissions will be allowed. |
| Make-up examination policy: | **NO** opportunities will be available for making up online class activities or assignments. **Make-up Assignments/Exams**Make up maybe allowed, depending on the circumstances with an excuse. It is at the instructor’s discretion |
| Course Drops/Incompletes: | Students not completing the course for any reason are required to submit official drop notices to the Registrar’s Office prior to the deadline date. This is **your** responsibility. Failure to comply with the procedure WILL result in your receiving a letter grade of “**F**”. |
| Cheating and plagiarism policy: | Cheating in any fashion will not be tolerated, including but not limited to plagiarizing another’s words, work or ideas on individual class assignments.To address the situation of plagiarism, the University has implemented *Turnitin* to fight plagiarism and improve reading, writing, and research skills. *Turnitin* is a comprehensive plagiarism prevention system that lets faculty quickly and effectively check all students’ work. Results are based on exhaustive searches of billions of pages from both current and archived instances on the Internet.Plagiarism will result in at least a failing grade for the assignment(s) and/or course. |
| Online CommunicationObservation of “Netiquette”: | Students MUST use Blackboard mail for contact with the instructor and other members of the class.All your Online communications should be composed with fairness, honesty and tact. What you put into an Online course reflects on your level of professionalism |
| Technical Problems: | If you experience technical/computer difficulties (*need help downloading browsers or plug-in, logging into your course, using your course web site tools, or experience errors or problems while in your online course*), contact your system administrator at 662-254-3114. |
| Technology Infusion: | **Hardware:**

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| **Operating System:** | Windows 98, 2000, NT, XP or a Macintosh System 8.1 or higher |
| **Processor:** | 200 MHz or higher |
| **Memory:** | 32 MB of RAM |
| **H Drive Space:** | 100 MB free disk space |
| **Modem:** | 28.8 kbps or higher |
| **Monitor:** | 800x600 resolution |

**Software:**

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| **Internet Access:** | Any Internet Service Provider |
| **Browser:** | Internet Explorer, Netscape r 4.7 or higher\*, AOL 5.0 or higher\*\* |
| **Application** | Recommend Microsoft Word or application file name **.doc** |
| **Audio & Video:** | RealPlayer, Quick Time  |

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| **Teaching/Learning Strategies** | The primary instructional model for this course is collaborative learning. Specifically, the instructor will set course content, course objectives, and methods of classroom assessment. The course will incorporate the following instructional strategies: class discussion, online activities, assigned readings, and/or individual projects. Students are encouraged to actively participate in activities, ask questions, and contribute comments for discussion. Students are also encouraged to offer input regarding instructional strategies and assignments. Most importantly, students are expected to be active learners and to ask for clarification when they have questions. In order to be successful in the class, it is important that students, read the assigned material, and submit assignments and be prepared to discuss what they have read. The goal of this approach is to develop a safe learning environment that addresses a variety of learning styles, promotes critical thinking, and fosters creativity. |
| **Evaluation Procedures** | Access Blackboard course at <http://mvsu.blackboard.com> or [www.mvsu.edu](http://www.mvsu.edu) click on Blackboard for detailed instructions regarding assignments.**Final Exam will be administered face to face, and date, place, and time will be announced well in advance for you to be able to make necessary plans** |
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| **Performance Standards/Grading**: |
| A | 684-760 | 90% |
| B | 608-683  | 80% |
| C | 532-607 | 70% |
| D | 456-531 | 60% |
| F | Below 456 |  |

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| **Assessments** |  | **Points** |
| Quizzes & Tests |  **16** | **480** |
| Assignments | **14** | **280** |
| **Total** |  | **760** |

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| **ADA Statement**  | Any student requiring accommodations or services due to a disability must contact the University College, Office of the ADA Coordinator. The coordinator can be contacted directly at 662.254.3446 or through the University College office number at 662.254.3442. The student requiring special instructional strategies should, in writing, make these special needs known to the instructor during the first week of the course. |

Flexible but will add on and see how far we could go!

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| **Course Outline:** Instructor reserves the right to make changes to course schedule at his discretion. If changes are deemed necessary, students will be notified via Blackboard.  |

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| **Weeks** | **assignments F** |
| Weeks 1 | Chapter 1 - UNDERSTANDING FINANCIAL PLANNING PROCESS – ASSIGNMENT & QUIZ  |
| Week 2 | Chapter 2: - USING FINANCIAL STATEMENTS AND BUDGETS – ASSIGNMENT & QUIZ |
| Week 3 | Chapter 3: - PREPARING YOUR TAXES – ASSIGNMENT & QUIZ |
| Week 4 | Chapter 4: - MANAGING YOUR CASH AND SAVINGS – ASSIGNMENT & QUIZ |
| Week 5 | Chapter 5: - MAKING AUTOMOBILE AND HOUSING DECISIONS ASSIGNMENT & QUIZ |
| Week 6 | Chapter 6: - USING CREDIT – ASSIGNMENT & QUIZ |
| Week 7 | Chapter 7: - USING CONSUMER LOANS – ASSIGNMENT & QUIZ |
| Week 8 | Chapter 8: - INSURING YOUR LIFE – ASSIGNMENT & QUIZ |
| Week 9 | Chapter 9: - INSURING YOUR HEALTH – ASSIGNMENT & QUIZ |
| Week 10 | Chapter 10: - PROTECTING YOUR PROPERTY – ASSIGNMENT & QUIZ |
| Week 11 | Chapter 11: - INVESTMENT PLANNING – ASSIGNMENT & QUIZ |
| Week 12 | Chapter 12: - INVESTING IN STOCKS AND BONDS – ASSIGNMNT & QUIZ |
| Week 13 | Chapter 13: - PLANNING FOR YOUR RETIREMENT – ASSIGNMENT & QUIZ |
| Week 14 | Fall Break |
| Week 15 | Chapter 15: PRESERVING YOUR ESTATE -  |
| Week 16 | FINAL EXAM |

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| **Comments:** | This syllabus is not a contract. It is only a guideline. The instructor reserves the right to make changes and additions to this syllabus at her/his discretion. If changes are necessitated during the term of the course, you will be notified of changes via Blackboard mail. |

MINIMUM CONTACT TIME FOR COURSE COMPLEATION (IN MINUTES)

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| CHAPTER  | READING | DISCUSSION | ASSIGNMENT | QUIZ | TEST | TOTAL |
| CHAPTER 1 | 160 | 20 | 30 | 30 |  | 240 |
| CHAPTER 2 | 160 | 30 | 30 | 30 |  | 240 |
| CHAPTER 3 | 160 | 30 | 30 | 30 |  | 240 |
| CHAPTER 4 | 160 | 30 | 30 | 30 |  | 240 |
| CHAPTER 5 | 120 | 30 | 30 | 30 | 120 | 330 |
| CHAPTER 6 | 120 | 30 | 30 | 30 |  | 210 |
| CHAPTER 7 | 120 | 20 | 30 | 30 |  | 200 |
| CHAPTER 8 | 120 | 20 | 30 | 30 |  | 200 |
| CHAPTER 9 | 120 | 20 | 30 | 30 |  | 200 |
| CHAPTER 10, 11 | 120 | 30 | 30 | 30 |  | 210 |
| CHAPTER 12,13 | 180 | 20 | 30 | 30 |  | 260 |
| CHAPTER 14,  | 160 | 20 | 30 | 30 | 160 | 400 |
| TOTAL |  |  |  |  |  | 2,970 |