PERSONAL FINANCE – FINAN 208  
Syllabus – Spring 2018  
TuTh 9:00am – 10:15am – MBEB 2010

**Instructor:** Gerry Mattison  
**Office Hours:** After class or by appointment

**E-Mail:** geraldmattison@boisestate.edu  
**Phone:** 208-869-1132

**Text:** *Focus on Personal Finance* 5th Edition by Kapoor, Dlabay, Hughes, & Hart

**Course Goal:**  
This course is an entry level examination of the growing complexity of financial decision-making faced by individuals today: how to avoid financial entanglements; installment buying; borrowing money; owning or renting a home; budgeting and money management; savings and investment alternatives; life, health, accident and auto insurance; and personal income taxes and estate planning.

**Course Promise:**  
Regardless of your major or future career, we all will be faced with a wide variety of financial decisions in the years ahead. It is my plan to give each of you a basic understanding of concepts surrounding many of the financial decisions you will be facing in the future. This will be done by a combination of reading, lectures, guest speakers, group and individual assignments. **Your goal** this semester should be to become an active participant in classroom discussions and to gain knowledge that will help make your financial future less confusing and more profitable.

**Grading:** The course grade will be determined as follows:

<table>
<thead>
<tr>
<th></th>
<th>2 Exam Option</th>
<th>Final Option</th>
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<tbody>
<tr>
<td>Two Exams (equally weighted)</td>
<td>40%</td>
<td>30%</td>
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<tr>
<td>Six Quizzes (drop the lowest one)</td>
<td>25%</td>
<td>20%</td>
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<td>Three Individual Assignments</td>
<td>20%</td>
<td>15%</td>
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<tr>
<td>One Group Assignment</td>
<td>15%</td>
<td>10%</td>
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<tr>
<td>Comprehensive Final Exam</td>
<td>0%</td>
<td>25%</td>
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**Grading Scale:**  
A = 89.5 – 100%  
B = 79.5 – 89.4%  
C = 69.5 – 79.4%  
D = 59.5 - 69.4%  
F = Below 59.5%
Exams: Exams consist of a combination of True/False, multiple choice, short answer, and quantitative problems. The optional Final Exam is comprehensive. Questions will come from the text, lectures, as well as classroom discussions. Successful completion of the exams will require a thorough reading and understanding of the text. Exams will be given on the scheduled dates (see tentative schedule that follows).

Tentative Exam Dates:

<table>
<thead>
<tr>
<th>Exam</th>
<th>Date</th>
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<tbody>
<tr>
<td>#1</td>
<td>February 22nd</td>
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<tr>
<td>#2</td>
<td>April 19th</td>
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<tr>
<td>Final</td>
<td>May 1st 10:00am – 12:00pm</td>
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Quizzes:
During the semester, there will be 6 quizzes given. These will cover a specific topic or chapter we have recently covered. The lowest quiz score will be dropped; as such there will be no makeup opportunities for quizzes, unless there is an excused absence.

Class Contribution:
Class discussion is an important element of the course. Students who contribute at an above level will receive a positive adjustment to their grade. Students who are absent, disrupt class or do not participate, will receive a negative adjustment to their grade.

Class Schedule: (may be used as a guide and is subject to change)

January 9  Course Introduction
January 11  Chapter 1
January 16  Chapter 1
January 18  Chapter 2 then Quiz #1 on Chapter 1
January 23  Chapter 4
January 25  Chapter 5 Handout 1st Assignment (PowerPay Debt Reduction)
January 30  Chapter 6
February 1  No Class
February 6  Assignment #1 is Due; Start Lecture on Chapter 3 Quiz #2 on Ch. 5 & 6
February 8  Review Assignment #1 and Quiz #2 Finish lecture on Chapter 3
February 13  Chapter 7 then Quiz #3 on Ch. 3
February 15  Review Quiz #3 then finish lecture on Chapter 7
February 20  Review for Exam #1; Hand out Assignment #2 (Credit Card Comparison)
February 22  Exam #1 (Chapters 1-7)
February 27  Review Exam #1; Assignment #2 is Due
March 1  Chapter 8
March 6  Chapter 8
March 8  Chapter 8
March 13  Chapter 9 then Quiz #4 on Ch. 8
March 15  Review Quiz #4; then Chapter 9
March 20  Chapter 10
<table>
<thead>
<tr>
<th>Date</th>
<th>Chapter/Assignment</th>
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<tbody>
<tr>
<td>March 22</td>
<td>Chapter 10</td>
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<tr>
<td>March 27</td>
<td><strong>No Class</strong> – Spring Break</td>
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<td>March 29</td>
<td><strong>No Class</strong> – Spring Break</td>
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<td>April 3</td>
<td>Chapter 11</td>
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<td>April 5</td>
<td>Chapter 12</td>
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<td>April 10</td>
<td>Chapter 13; then <strong>Quiz #5</strong> on Ch. 11 &amp; 12</td>
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<td>April 12</td>
<td>Chapter 13; Handout Assignment #3 (Mutual Funds)</td>
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<td>April 17</td>
<td><strong>Assign. #3 Due</strong>; Lecture on Ch. 14; Handout Group Assign.; ** Quiz #6** (Ch. 13)</td>
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<td>April 19</td>
<td><strong>Exam #2</strong> (Chapters 8 -14)</td>
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<td>April 24</td>
<td>Review Exam #2; <strong>Group Assignment Due</strong></td>
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<td>April 26</td>
<td>Review Grades to date then Review for Final</td>
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<tr>
<td>May 1</td>
<td><strong>Optional Final Exam</strong> comprehensive (Note time is 10:00am -noon)</td>
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**Reasonable Accommodations:** Students with Disabilities: Reasonable accommodations are available for students with a documented disability. If you have a disability and may need accommodations to fully participate in this class, please visit the Disability Resource Center (DRC). All accommodations MUST be approved through the DRC (Administration 114). Please stop by or call 208-426-1583 to make an appointment with a disability specialist. [http://drc.boisestate.edu/](http://drc.boisestate.edu/)

**Academic Integrity:** Academic integrity will be strongly enforced in this course. Any student caught cheating on any assignment may fail the assignment in question or fail this course dependent on a hearing with the course instructor. Academic Dishonesty is defined in the Student Code of Conduct (Article 2, Section 18). It is strongly suggested that you read and understand these definitions.
Students in this class will learn or practice the following COBE Core Curriculum concepts, methods, and skills:

1. Understand and apply analytical and disciplinary concepts and methods related to business and economics:

- ☑ 1.1. Accounting
- ☑ 1.3. Economics
- ☑ 1.4. Finance
- ☑ 1.5. Information Technology Management
- ☑ 1.6. International environment of business
- ☑ 1.7. Legal environment of business
- ☑ 1.8. Management
- ☑ 1.9. Marketing
- ☑ 1.10. Mathematics & Statistics
- ☑ 1.11. Supply Chain Management

- ☑ 2.1. Communicate effectively: Write messages and documents that are clear, concise, and compelling
- ☑ 2.2. Communicate effectively: Give oral presentations that use effective content, organization, and delivery
- ☑ 3. Solve problems, including unstructured problems, related to business and economics
- ☑ 4. Use effective teamwork and collaboration skills
- ☑ 5. Demonstrate appropriate principles of responsible business practices

- ☑ 5.1 Resolve issues related to Individual Responsibility (Business Ethics)
- ☑ 5.2 Resolve issues related to Corporate Social Responsibility
- ☑ 5.3 Resolve issues related to Leadership Responsibility (Corporate Governance)
- ☑ 5.4 Resolve issues related to Environmental Responsibility (Environmental Sustainability)
- ☑ 5.5 Resolve issues related to Cultural Responsibility (Diversity)