



# University of Wisconsin Stevens Point- Wausau

Bus 110 - Personal Finance (3 Credits) spring 2019

MWF 10:00-10:50 Room 238

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**Instructor:** Scott Sybeldon, Senior Lecturer

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**Contact:**

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Office	Room 330

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- **Office Hours: M-F 8:00-8:50, M&W 11:00-12:00 & 1:00-2:30 and by appointment T&H 10:30-12:00 & 1:00-2:30 and by appointment**
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**Required Text:** Personal Finance: Building Your Future, Walker & Walker. 2<sup>nd</sup> Edition.

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## **Course Description:**

This Course is an overview of personal and family financial planning with an emphasis on financial recordkeeping, planning your spending, tax planning, consumer credit, making buying decisions, purchasing insurance, selecting investments and retirement and estate planning.

Upon completion of this course, the student should be able to:

- Set financial goals and develop a financial plan
  - Understand the time value of money
  - Prepare a personal budget
  - Plan for their college education and career
  - Choose a financial institution and types of accounts for personal needs
  - Understand personal taxes and how to minimize them
  - Manage cash and savings
  - Use credit wisely
  - Select appropriate types of insurance policies
  - Plan for home ownership and understand types of mortgages
  - Plan for expensive item purchases
  - Develop an investment plan for the future
  - Understand alternative types of financial assets in which to invest
  - Develop a plan to save for retirement while minimizing taxes
  - Understand estate planning and the need for a will
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## **Academic Integrity:**

**UWS CHAPTER 14 ACADEMIC MISCONDUCT INFORMATION IS AVAILABLE IN THE STUDENT HANDBOOK:** All suspected incidents of academic misconduct shall be handled using the UW System rules, Chapter 14. "Academic misconduct" includes, but is not limited to, the following examples: "cheating on an examination, collaborating with others in work to be presented, contrary to the stated rules of the course; submitting a paper or assignment as one's own work, when a part or all of the paper or assignment is the work of another; tampering with the laboratory experiment or computer program of another student. (from UWS 14.03)" Further definition of "academic misconduct" can be found in UWS 14.03. UWS 14 is available to all students in the library; additionally, all students received a copy of this policy during their orientation.

<https://www.uwsp.edu/dos/Documents/UWS%2014-1.pdf>

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***Participation/Etiquette/Attendance:***

You are expected to attend and participate in class. Students are expected to come to class prepared to meaningfully discuss assigned materials. IT IS YOUR RESPONSIBILITY TO READ THE BOOK. All students are responsible for obtaining the information and learning the material presented even in the event of absences.

***Weather:*** Use your judgment regarding dangerous driving conditions. You will not be penalized for absences due to extreme weather conditions.

***Life happens, but not that often.***

If you have a legitimate emergency arise during the semester that is going to hinder your ability to complete work on time, you should contact me to arrange an alternative immediately. However, these situations should constitute legitimate emergencies AND are the exception, not the rule. That is to say, if you are in the hospital, it is probably an emergency. If you are unable to find a babysitter the day an assignment is due, then you probably should have completed the assignment ahead of time. In general, late will unlikely be accepted for full credit. You must either turn in your work ahead of time or be present in class on the due date. Assignments slid under my door or turned in by another student without prior approval will receive zero credit.

***Why am I so meticulous?***

Good question. Because I believe that college is not just about giving you a content-specific education, it is about teaching you to be a productive member of society...and in the real-world, and in particular the work world, deadlines matter! A client can sue you for missing important deadlines. Success in the work world requires many attributes; one of which is exercising appropriate conduct in various situations. This class is the equivalent to the professional meetings that occur every day in the real world of business. In such situations, individuals are expected to come prepared, participate when appropriate, and not exhibit behavior that is disruptive or disrespectful of others. This includes, but is not limited to, being on-time for group meetings and assignment deadlines.

***Professional Classroom Conduct***

In addition to preparedness, students should approach all correspondence with the instructor and classmates in a professional manner. This includes but is not limited to e-mail correspondence. Such communication should be consistent with a respectful learning environment.

Cell phones or other electronic messaging devices must be turned off during class. Checking cell phones or other devices is unprofessional behavior. If you are caught texting or checking messages during class, you will politely be asked to leave. If you are expecting an important call, please let me know prior to the start of class.

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**Exams:**

Exams will cover any content presented during that unit, including class discussion and cases. Unexcused absence from an exam will result in a 25% loss in total points for that exam. Exams will total 80% of course grade. Exams are typically returned the next class meeting. Make-ups must be completed before exams are returned.

<u>Exams</u>		
Exam #1	25	425
Exam #2	100	
Exam #3	100	
Exam #4	100	
Exam #5	100	
<u>Course Assignments</u>	(separate handouts provided)	
Assignment 1	15	75
Assignment 2	15	
Assignment 3	15	
Assignment 4	15	
Assignment 5	15	
Total		500

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**Grading:**

Grade	Percentage
A	93%-100%
A-	90%-92%
B+	87%-89%
B	83%-86%
B-	80%-82%

Grade	Percentage
C+	77%-79%
C	73%-76%
C-	70%-72%
D	60%-69%
F	0-59%

The grading assessment and final grades are done by the instructor. All assignments will be graded based on quality and content. Written assignments will be graded based on proper English grammar and usage.

\*I reserve the right to change or amend this document as needed.

## COURSE SCHEDULE

Week	Discussion
1	<b>Chapter 1 – Money Matters: Values, Vision, Mission, and You</b>
2	<b>Chapter 2 – Planning and Budgeting Test 1-2</b>
3	<b>Chapter 3 – Financial Instruments and Institutions</b>
4	<b>Chapter 4 – Time Value of Money</b>
5	<b>Test Ch1-4 Chapter 5 – Consumer Credit: Credit Cards and Student Loans</b>
6	<b>Chapter 6 – Credit Bureau Reports and Identity Theft</b>
7	<b>Chapter 7 – Auto and Home Loans</b>
8	<b>Chapter 8 – Debt, Foreclosure, and Bankruptcy</b>
9	<b>Test ch5-8 Chapter 9 – Tax Management</b>
10	<b>Chapter 10 – Insurance: Covering Your Assets</b>
11	<b>Chapter 11 – Investment Basics</b>
12	<b>Chapter 12 – Mutual Funds</b>
13	<b>Test ch9-12 Chapter 13 – Stocks Chapter 14 – Bonds</b>
14	<b>Chapter 15 – Real Estate Investments</b>
15	<b>Chapter 16 – Retirement and Estate Planning Chapter 17 – Financial Planning for Life</b>
TBD	<b>Final Exam:, TBD</b>

Subject to change