

CHAMINADE UNIVERSITY OF HONOLULU

FIN 213 - PERSONAL FINANCIAL PLANNING

SPRING EVENING 1998 April 6 - June 15, 1998

Thursday 17:30-21:40 Schofield Barracks Yano Hall

INSTRUCTOR: Randall Larsen, CPA

TELEPHONE: 941-9270 home 256-6700 cellular

EMAIL: rlars@aloha.net

OFFICE HOURS: By appointment

REQUIRED TEXT: *Personal Finance, 3rd Edition*, Kapoor, Diabay, Hughes, Irwin, 1994.

COURSE OBJECTIVES: To develop the student's ability to do personal financial planning through a variety of in-class learning activities, projects, and reading assignments.

The topics to be covered include money management, investments, insurance, credit, retirement planning, estate planning. The course will also allow students to practice written and oral communications skills. Techniques for effective teamwork will also be practiced.

APPLICABILITY OF CREDIT: Chaminade University of Honolulu (CUH) will allow Three Semester hours credit for this course toward an associates level (2 year) degree.

CUH will not allow any credit for this course toward a bachelors level (4 year) degree.

ATTENDANCE: On time attendance is required. Since this class meets only once per week, please do not miss more than one class. Please turn in any assignments due at the class missed by the following class. Please inform the instructor prior to an excused absence. A weekly quiz counting toward the Chapter exam grade (20%) will be given sometime during each class meeting.

READING ASSIGNMENTS AND LEARNING ACTIVITIES: Personal Finance is not a spectator sport. Please come prepared each week to perform and discuss the subject matter assigned. Write down any questions raised by the learning activities. Keep a learning journal.

HOMEWORK: The midterm and final examinations will be based on material practiced in the homework problem sets. Students are encouraged to attempt the homework on their own and then to consult with a study group of classmates (in person, by telephone, or by email) before writing up their individual solutions. All homework will be graded for completion. Randomly selected assignments will be graded for accuracy of content, quality of presentation, and timeliness. Homework constitutes 10% of the individual's grade.

CHAPTER EXAMS: After each chapter is discussed in class, a chapter exam will be given covering the basic subject matter of the chapter. Please ask any questions prior to the exam.

CLASSROOM PARTICIPATION: Students are encourage to share their understanding of the subject matter of the course with fellow students. A variety of learning activities will allow students to demonstrate their understanding of personal finance.

MIDTERM and FINAL EXAMINATIONS: A midterm will test the student's understanding of the material taught in the first five weeks of the course. A comprehensive Final will be given touching on material covered throughout the course with an emphasis on **material** covered during the last three weeks.

INDIVIDUAL PRESENTATION: Each student will do an oral presentation of not less than 10 minutes or more than 15 minutes in duration. The subject of the presentation will be chosen by the student from a list of personal finance related topics. Some available **topics** will reflect current events. Other topics will deal with issues of continuing **interest**.

GRADING CRITERIA:	<u>Evaluated Material</u>	<u>Points</u>	<u>value</u>	<u>Grading Scale</u>
	Homework	100	10%	A= 900-1000
	Chapter Exams	200	20%	B= 800-899
	Midterm Exam	250	25%	C=700-799
	Individual Presentation	100	10%	D=600-699
	Project	100	10%	
	Final Examination	250	25%	F=0-599

CONSULTATION WITH INSTRUCTOR: Please schedule a **meeting with the instructor** if **individual** and group study efforts fail to make clear a major topic of the course. Consult a financial planning professional if you need specific financial planning information not covered by the course. If the student wishes to research a topic not covered by the course the instructor may direct the student to appropriate sources.

COMPUTER LITERACY: Computer literacy is helpful but not required. The instructor will point out useful Internet sites and computer software.

PROJECT: Prepare a personal financial plan.

PROJECTED SCHEDULE: See attached schedule of learning activities and assignments.

Schedule

9 Apr 98	Text: Discussion: Grading: Assignment:	Chapters 1 &2 Introductions. Financial Planning & Career Planning Attendance and Participation Read Chapter 3& 4 find an article on Personal Budgets
16 Apr 98	Text: Discussion: Grading: Assignment:	Chapters 3 & 4 Financial Statements, Budget Management Personal Budgeting Chapter 3 & 4 Quiz Article Presentations Read Chpt. 5,6,7; Do Personal budget
23 Apr 98	Text: Discussion: Grading: Assignment:	Chapters 5,6,7 Taxes; Cash Management; Consumer Credit Chpt 5,6,7 quiz Personal Budget Chpt 8 & 9, Do cash flow projection.
30 Apr 98	Text Discussion: Grading: Assignment:	Chapters 8 & 9 Consumer Durables, Housing, Review for Midterm Chpt 8 &9 quiz. Prepare for Midterm
6 May	Grading: Assignment:	Midterm Exam; Consultation. Chpts. 10, Prepare Short Project on Approved Topic
13 May	Text: Discussion: Grading: Assignment:	Chpt. 10, Life Insurance, Health Insurance, Property & Liability Insurance Chapter 10,11,12 quiz Short Project Presentations Chapter 13,14 Short Project Preparation
20 May	Text: Discussion: Grading: Assignment:	Ch 13,14 Investments, Stocks, Bonds, Mutual Funds, Annuities Chpt 13,14 exam. Presentations Ch 15,16 Investments Assignment
27 May	Text Discussion Grading:	Ch 15,16 Portfolio Management Ch 15,16 quiz Participation, Presentations
3 June	Text Discussion:	Ch 17,18 Retirement Planning: Estate Planning Review for Final Exam
10 June	Discussion:	Course Evaluations, Open to Questions, Review Final Examination.