



Vision

Our vision is to be a leading regional public business college in Arkansas, with national recognition in selected fields or areas.

Statement of Mission and Core Values

Our mission is to provide high quality business education to our undergraduate and graduate students through the delivery of a current and responsive curriculum that promotes intellectual and professional development. We promote excellence through our scholarly endeavors and service to our stakeholders through strong engagement with the regional and global business community.

In carrying out this mission, the College of Business is guided by the following core values:

1. Intellectual Excellence.

- 1.1. Educate students: We promote intellectual and professional development of students by emphasizing communication, critical and analytical thinking, collaboration, information management and a broad exposure to key business disciplines.
- 1.2. Scholarship: We believe that faculty and students should engage in professional development and scholarly endeavors that promote the application and creation of knowledge in business practice and education.
- 1.3. Cultural competence: We maintain and develop current and responsive curriculum that prepares students for the global business environment through broad exposure to key business disciplines.
- 1.4. Physical learning environment: We strive to provide a physical infrastructure with appropriate technology that provides an environment in which our students and faculty can thrive professionally and intellectually.

2. Community.

- 2.1. Collegiality: We encourage transparency in our decision making practice through a process of shared governance based on interactions among faculty, staff, and students.
- 2.2. Service: We pursue collaborative partnerships between our internal and external stakeholders to promote life-long and experiential learning, research, service, and community interaction.

3. Diversity.

- 3.1. We value the opportunity to work, learn, and develop in a community that embraces the diversity of individuals and ideas.

4. Integrity.

- 4.1. Ethics: We are committed to ethical and responsible behavior in our own actions and to developing the same commitment in our students by promoting the awareness of professional ethical responsibilities.
- 4.2. Responsibility: We commit to being responsible and accountable in our operations at all levels, including assessment and continuous improvement of our academic programs and transparency in our fiscal and operational proceedings.

Learning Goals

Our graduates shall possess:

1. Critical Thinking & Analytical Thinking Skills;
2. Awareness of the Global Business Environment;
3. Ethical Reasoning Abilities;
4. Effective Communication Abilities;
5. Effective Collaborative Skills;
6. Effective Information Management Skills;
7. Understanding of a Broad Range of Business Disciplines.

Course Syllabus

Course Information

Course Number:	FINA 2330
Course Name:	PERSONAL FINANCE
CRN:	27751
Semester:	FALL 2013
Location:	COB 100
Class Hours:	Monday 6:00 – 9:00 PM

Instructor Information

Name:	JON ROSS HENDERSON
Office Location:	
Work Email:	JHENDERSON@UCA.EDU or jonrosshenderson@yahoo.com
Phone:	501-472-6572
Office Hours:	TBA

Prerequisites:

None

Textbook and Instructional Materials Required:

- Required Text: *Personal Finance, 5th edition* by Jeff Madura
- Calculator: Recommended the HP – 10BII or the TI- BAII Plus.

Course Description:

Finance 2330 (Personal Finance) will introduce you to concepts, tools, and practical applications of personal finance. This course will help you to understand the ins and outs of personal finance and how they impact our daily lives.

Course Objectives:

- To provide an overview of personal finance.
- To discuss tools and techniques used when making financial decisions.
- To use tools and techniques learned to solve day-to-day challenges.
- To learn how to develop a complete personal financial plan.

Course Delivery Method: Lecture, problem sets, class discussion

Grading:

Cheating and plagiarism: Cheating will not be tolerated. Any student judged by the instructor to be cheating on an exam, quiz or other assignment will be given a zero for that assignment or dropped from the class with a “WF” at the discretion of the instructor.

Grades will be assigned according to the following scale:

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|-----------------------|-----------|
| A. = 89.5 | A=450-500 |
| B. >= 79.5 and < 89.5 | B=400-449 |

C. ≥ 69.5 and < 79.5	C=350-399
F. ≥ 59.5 and < 69.5	D=300-349
G. < 59.5	

There will be four (4) exams during the semester. They will be 100 points each. The exams will consist of multiple choice questions and/or problems.

Several of the above mentioned items will be assigned at various times during the semester. These items will account for 100 total points.

Assignments handed in late will not be accepted for credit. As a general rule, exams will not be made up a later dates. There will not be an extra assignment to supplement a student's grade.

** Examine the class policies as they describe most of what would be considered appropriate behavior in the class.*

Description of Major Deliverables/Course Requirements:

Date	Chapters	Topic
25-Aug	1,2	Overview & Financial Statements
1-Sep	labor day	no class
8-Sep	3	Time Value of Money
15-Sep	Exam 1	
22-Sep	4,5	tax planning, banking
29-Sep	5,6	interest rates, managing money
6-Oct	7,8	assessing & understanding credit
13-Oct	Exam 2	
20-Oct	9,10	Personal & Mortgage Loans
27-Oct	11,12,13	Protecting your wealth - Insurance
3-Nov	Exam 3	
10-Nov	Class canceled	

17-Nov	14,15,16	Investments - stocks, bonds, mutual funds
24-Nov	18, 19	asset allocation & retirement
1-Dec	guest speaker	Investment strategies
8-Dec	Exam 4	

Evaluations (Fall & Spring)

Student evaluations of a course and its professor are a crucial element in helping faculty achieve excellence in the classroom and the institution in demonstrating that students are gaining knowledge. Students may evaluate courses they are taking starting on the Monday of the twelfth week of instruction through the end of finals week by logging in to myUCA and clicking on the Evals button on the top right.

Policies and Procedures:

Attendance and Drop policies:

Attendance: Regular attendance is requested for successful completion of this course. Absences in excess of 5 will result in a failing grade.

Assignment Submission:

Assignments: Most assignments will consist of working questions and problems. It is expected that the assigned text material will be read PRIOR to class. Also, there will be group assignments to discuss financial issues. Give your best effort when preparing your assignments.

Makeup Exams:

Assignments handed in late will not be accepted for credit. As a general rule, exams will not be made up a later dates. There will not be an extra assignment to supplement a student's grade.

Classroom Policies:

- **Class Participation:** Students are expected to attend each class and participate by asking and answering questions. This course will encourage discussion, so students will be called upon to answer questions and provide comments related to the course material.
- **Class Meetings:** Class meetings will consist of lectures on the assigned problems and readings. Relevant information from business periodicals will be presented. The students may also be required to prepare written assignments in class.

Academic Integrity Statement:

The University of Central Arkansas affirms its commitment to academic integrity and expects all members of the university community to accept shared responsibility for maintaining academic integrity. Students in this course are subject to the provisions of the university's Academic Integrity Policy, approved by the Board of Trustees as Board Policy No. 709 on February 10, 2010, and published in the Student Handbook. Penalties for academic misconduct in this course may include a failing grade on an assignment, a failing grade in the course, or any other course-related sanction the instructor determines to be appropriate. Continued enrollment in this course affirms a student's acceptance of this university policy.

Disabilities Act Statement:

The University of Central Arkansas adheres to the requirements of the Americans with Disabilities Act. If you need an accommodation under this Act due to a disability, please contact the UCA Office of Disability Services, 450-3613.

Sexual Harassment and Academic Policies:

All students are required to familiarize themselves with the University of Central Arkansas policy on sexual harassment and on academic policies. These policies are printed in the Student Handbook. Academic Misconduct & Sexual Harassment: The definition of academic misconduct and sexual harassment along with the penalties for such actions are specified in the current Student Handbook (www.uca.edu/divisions/student/handbook). Familiarize yourself with all policies listed in the Student Handbook.

Title IX

If a student discloses an act of sexual harassment, discrimination, assault, or other sexual misconduct to a faculty member, the faculty member cannot maintain complete confidentiality and is required to report the act and may be required to reveal the names of the parties involved. Any allegations made by a student may or may not trigger an investigation. Each situation differs and the obligation to conduct an investigation will depend on those specific set of circumstances. The determination to conduct an investigation will be made by the Title IX Coordinator. For further information, please visit: <http://uca.edu/titleix>.

Emergency Procedures Summary (EPS):

An Emergency Procedures Summary (EPS) for the building in which this class is held will be discussed during the first week of this course. EPS documents for most buildings on campus are available at <http://uca.edu/mysafety/bep/>. Every student should be familiar with emergency procedures for any campus building in which he/she spends time for classes or other purposes.

Other Required Materials/Competencies/Resources:

None

Accreditation & Assurance of Learning

Learning Goal(s) Assessed in this Class

There is no formal assessment activity scheduled in this class.

There is formal assessment activity scheduled in this class.

Learning Goals:

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Learning Objective:

Measure:

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Benchmark:

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