BUS 291 (001): Personal Finance
Winter Semester 2019
Course Outline

Class Time: MW 4:00-5:15pm (ED 193)
Office Hours: By Appointment

Instructor: Bradyn Parisian, MBA, ICD.D
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Prerequisites: 30 credit hours of university study
Textbook: Kapoor et al. (2018) Personal Finance, 7th CAD Edition. McGraw-Hill Ryerson Ltd

COURSE OBJECTIVES:

1. To introduce students to the fundamentals of financial literacy and personal finance.
2. To introduce students to the process of making good financial decisions.
3. To help students to determine their money culture and how their values influence their financial choices.
4. To provide an overview of budgets, savings, credit, debt, cash flow, different banking services, lending, risk management and financial planning for your future.

* Students are required to submit all assignments through UR Courses.

GRADING:

Class Participation	Attendance & Group Work	10%
Money Essay	January 23rd	5%
Personal Financial Plan	April 3rd	15%
Midterm Exam	February 13th	30%
Final Exam	April 17th – 2-5pm	40%

Note: Students must pass final exam and submit all coursework to receive a passing grade in this class.

CLASS ATTENDANCE AND PARTICIPATION:

Attendance will be taken periodically and will weigh heavily on Class participation marks. Students are expected to come to class well-prepared and are encouraged to participate in class discussions. Repeated and unexcused absences will result in a grade of incomplete.

CENTRE FOR STUDENT ACCESSIBILITY:

If there is any student in this course who, because of a disability, may have a need for accommodations please discuss this with the instructor. Alternatively, contact the Centre for Student Accessibility at (306) 585-4631.

Students with disabilities and need special accommodations should contact me, as well as the Coordinator of Special Needs Services at 585-463.

NOTE ON EXAMS:

For the Midterm Exam, students will be responsible for all material previously covered in class, as well as the assigned text chapters and problems. The Final Exam will be based on the entire term work, but those topics and materials covered subsequent to the Midterm will be given additional emphasis. Students who cannot attend an exam should advise me accordingly as early as possible – there will be no alternate midterm exam given; the weight will be shifted to the final exam (total of 70% under this scenario). Deferred exams can only be granted by the Faculty of Business, under exceptional circumstances.

ASSIGNMENTS:

The assignments are designed to prepare for exams. Students experiencing difficulties with assignments are encouraged to contact me, after thoroughly reading the text and reviewing class notes. Students must hand in assignments at the beginning of class. Assignments submitted after the beginning of class will be considered late and assessed a penalty of -25%. No assignments will be accepted after the end of class on the day that they are due.

Money Essay:
Students are required to submit a short essay on their financial background & goals. In your essay you should address most or all of the following questions:

- Where are you RIGHT NOW in terms of managing your money?
- Where do you want to be 5-10-20 years from now in terms of your financial goals?
- What do you think/know you need to do differently?
- What are your values in relation to money (ex. How would you define 'wealth'?)

This assignment should be no more than 1 page (single-spaced, 12pt font). APA format required.
DUE DATE: January 23rd by 4:00pm.

Personal Financial Plan:
Students will work individually to develop their own financial plans. In this plan, you will examine what financial success is for you this year, next year and over the next five years. For each time frame, you will highlight the core financial goals you wish to achieve, and a detailed action plan that clearly articulates how you will achieve your goals.
DUE DATE: April 3rd by 4:00pm.

Midterm Exam:
The examination will cover the concepts, models and theories explored in class, text chapters, cases and other assigned readings during the first half of the semester.
EXAM DATE: February 13th.

Final Exam:
The final examination will cover the concepts, models and theories explored in class, text chapters, cases and other assigned readings throughout the semester. However, more emphasis will be on the second half of the semester.
EXAM DATE: April 17th, 2-5PM, Location TBD

INTELLECTUAL INTEGRITY:

Students enrolled in Business courses at the University of Regina are expected to adhere rigorously to principles of intellectual integrity. Plagiarism is a form of intellectual dishonesty in which another person's work is presented as one's own. Plagiarism or cheating on examinations/assignments is a serious offence that may result in a zero grade on an assignment, a failing grade in a course, or expulsion from the University. For more information on this matter, please consult Section 5.13 of the Undergraduate Calendar.

TENTATIVE COURSE OUTLINE:

This is a guideline only and the schedule will definitely change.
Week 1 (Jan 9): Ch.1. Introduction and the Planning Process
Week 2 (Jan 14 & 16): Ch.2. Financial Statements
Week 3 (Jan 21 & 23): Ch.3. Tax and Chapter 4 Banks
Week 4 (Jan 28 & 30): Ch.5 Consumer Credit
Week 5 (Feb 4 & 6): Ch.6 Sources of Credit
Week 6 (Feb 11 & 13): Ch. 7 Housing, **Midterm Exam Feb.13th**
***Reading Week Break – Feb 18-21 No Classes ***
Week 8 (Feb 25 & 27): Ch. 8 & 9 Insurance
Week 9 (Mar 4 & 6): Ch. 10 and 11 Fundamentals of Investing
Week 10 (Mar 11 & 14): Ch.12 and 13 Bonds and Mutual Funds
Week 11 (Mar 18 & 20): Ch. 14 Retirement Planning
Week 12 (Mar 25 & 27): Ch.15 Estate planning
Week 13 (Apr 1 & 3): Estate Planning continued
Week 14 (Apr 8 & 10): Completion of Course material and Review
Final Exam – April 17, 2-5pm