

BUSA 340: Survey of Finance
Section * – CRN *******
MTWRF 10:30 – 11:45 am
Room: 428 B&E

Instructor: Hossein Radmard

Office: 256 B&E

Office Hours: Monday-Friday 9:00 – 10:00 am, **and by appointment.**

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COURSE OBJECTIVES AND LEARNING OUTCOMES:

This three credit hour course is designed to introduce non-business students to basic concepts of personal finance including certain concepts that are also applicable to business and corporate finance. The purpose of the course is to facilitate students in the acquisition of financial literacy and personal skills needed to make sound financial decisions for life.

Upon completion of the course students will prepare personal financial plan that they can continue implementing beyond the school term. Students are expected to develop practical and analytical skills in considering personal finance tasks and will be able to:

- assess their current financial situation
- identify their short-term, intermediate and long-term financial goals
- develop appropriate strategies to reach those financial goals
- make educated decisions regarding personal financial matters

REQUIRED TEXT BOOK:

**PERSONAL
FINANCE**

Fourth Edition



Personal Finance & MyFinanceLab with Student Access Code Card Package, 4th Edition, Jeff Madura, Pearson, ISBN: 9780132711043

- You are NOT required to purchase the hard copy.
- You are REQUIRED to purchase the access card MyFinanceLab. It is recommended to purchase the eBook.

You can check the eBook (here: <http://www.coursesmart.com/9780136118404>) before you decide to take the class and/or the book. No matter which purchase option you choose, make sure you have access to the content of the book and MyFinanceLab.

A short “how to access” MyFinanceLab is provided at the end of syllabus. Also in the first session of the class a brief instructive tutorial will be presented.

GRADING POLICY:

Students will be graded on the basis of:

1. Homework Assignments
2. Pop Quizzes
3. Attendance and participation
4. Midterm Test
5. Final Exam

Assignment	Weight
Homework	25%
Quizzes and Participation	15%
Midterm Exam	30%
Final Exam	30%

Grading Scale	
A	89.50 and up
B	79.50 – 89.49
C	69.50 – 79.49
D	59.50 – 69.49
F	Below 59.49

A. Homework Assignments:

At the beginning of every week a homework set will be assigned and students have time to complete and submit it by the following Monday. Late homework is not accepted. No homework for the last week so there will be five homework sets. The lowest grade will be excluded.

B. In-class Quizzes and Participation:

Every session starts with review of previous lectures. This review can be in form of written quizzes. So please come prepared to every session and participate in class discussions. Participation and quizzes accumulate fifteen percent of your final grade.

“Friday’s Fun Stuff”: Students can earn bonus points by volunteering to share a 5 to 7 minutes presentation on a topic that interests them. It does not need to be related to the class discussion (preferably unrelated!). Art, sport, politics, science or almost anything is welcomed. Just keep it fun!

“Building Your Own Financial Plan”: Up to ten percent extra credit can be earned by completing a Personal Finance Workbook that needs to be submitted before Friday, June 24th at 5pm. You can work on it with your preferred pace but I suggest completing each spreadsheet after finishing respective chapter. Details about the project are available on MyFinanceLab and also will be discussed in the class.

C. Midterm and Final Exams:

Exams will be comprised of any combination of true/false, multiple choice or matching questions with similar structure as of homework and sample tests.

Midterm **Monday, June 6th**
 Final.....**Friday, June 24th**

No make-up exams will be given. Failure to take an exam for the midterm exam will result in a zero for that exam. Failure to sit for the final exam will result in an “F” for the course. If a student must be absent from an exam, it is his or her responsibility to inform the instructor ahead of time so that arrangements may be made for the student to sit for the exam *early*. If a student misses a midterm exam with a legitimate excuse, the final exam grade will be used in place of the midterm exam grade (the final exam would count 60% in these cases).

eCAMPUS is the main tool for students to see announcements, grades and related materials. Please make sure you know how to use it and also check it frequently during the semester.

MyFinanceLab is the digital environment to work on homework and submit them. Also you can use the resources to practice and prepare for exams and assignments.

GUEST SPEAKERS:

Throughout the semester, several guest speakers have agreed to volunteer their time and talents and participate in your learning experience by sharing their expertise and professional experience.

TENTATIVE CLASS SCHEDULE*:

WEEK	CHAPTERS	HW DUE DATE
Week I 0	1. Overview of a financial plan 2. Planning with Personal Financial Statement 3. Applying Time Value Concepts	Monday, MM/DD
Week II 0	4. Using Tax Concepts for Planning 5. Banking and Interest Rates 6. Managing Your Money	Monday, MM/DD
Week III 0	7. Assessing and Securing Your Credit 8. Managing Your Credit 9. Personal Loans	Monday, MM/DD
⇒ MIDTERM: Chapters 1 Through 9		
Week IV 0	10. Purchasing and Financing a Home 11. Auto and Homeowners Insurance 12. Health and Disability Insurance	Monday, MM/DD
Week V 0	13. Life Insurance 14. Investing Fundamentals 15. Investing in Stocks	Monday, MM/DD
Week VI 0	16. Investing in Bonds 17. Investing in Mutual Funds -Reading a Corporate Annual Report	-----
⇒ FINAL : All Chapters Covered After the Midterm		
⇒ June 24 th , 5pm: Bonus Point Financial Plan		

**The instructor reserves the right to modify—all changes will be announced in class*

ATTENDANCE:

Attendance is not required but is strongly encouraged. You simply get points by being in class. Plus exams will cover material presented in the lectures that may not be covered in the text. Further, in class examples are likely essential to your full understanding of the course content. Finally, pop quizzes will not be announced and count significantly towards your final grade.

GENERAL COMMENTS:

The instructor reserves the right to change this syllabus as time and circumstances dictate.

Necessary changes will be announced in class in advance when possible. Note that the course outline is fluid and will be adjusted as the semester progresses.

ACADEMIC DISHONESTY:

"The integrity of the classes offered by any academic institution solidifies the foundation of its mission and cannot be sacrificed to expediency, ignorance, or blatant fraud. Therefore, I will enforce rigorous standards of academic integrity in all aspects and assignments of this course. For the detailed policy of West Virginia University regarding the definitions of acts considered to fall under academic dishonesty and possible ensuing sanctions, please see the Student Conduct Code at <http://studentlife.wvu.edu/studentconductcode.html>. Should you have any questions about possibly improper research citations or references, or any other activity that may be interpreted as an attempt at academic dishonesty, please see me before the assignment is due to discuss the matter."

STATEMENT OF SOCIAL JUSTICE:

West Virginia University is committed to social justice. I concur with that commitment and expect to foster a nurturing learning environment based upon open communication, mutual respect, and non-discrimination. Our University does not discriminate on the basis of race, sex, age, disability, veteran status, religion, sexual orientation, color or national origin. Any suggestions as to how to further such a positive and open environment in this class will be appreciated and given serious consideration.

If you are a person with a disability and anticipate needing any type of accommodation in order to participate in this class, please advise me and make appropriate arrangements with the Office of Disability Services (phone: 293-6700; website:

<http://www.wvu.edu/~socjust/disability/>).

DAYS OF SPECIAL CONCERN:

WVU recognizes the diversity of its students and the needs of those who wish to be absent from class to participate in Days of Special Concern, which are listed in the Schedule of Courses. You should notify me by email by the end of the second week of classes or prior to the first Day of Special Concern, whichever is earlier, regarding Day of Special Concern observances that will affect your attendance. I will make reasonable accommodations for tests that you may miss as a result of observing a Day of Special Concern.

Students, Welcome to MyFinanceLab!

MyFinanceLab is a dynamic, interactive eLearning program. Your instructor has requested that you have access to this online program.

To access your MyFinanceLab online course for the first time, you need to register and log in. Whenever you want to use MyFinanceLab after that, you just need to log in. You can do both from the same starting point, at www.myfinancelab.com.

To register for MyFinanceLab

To register, you will need a student access code and a course ID (provided by your instructor). If you purchased a new textbook, it should have come with a Student Access Kit that contains a code you can use to register. If you do not have a Student Access Kit, you can purchase access online with a major credit card.

Course ID: [XL00-A1C3-601Y-9ZS2](#)

Course Name: Survey of Finance

1. Go to www.myfinancelab.com and click the Student button, in the Register section.
2. Enter the course ID, [XL00-A1C3-601Y-9ZS2](#) and click Next.
3. Choose to register an access code (came with your new book) or purchase access if you don't have an access kit/code.
4. Click the button to proceed to registration.
5. Follow the instructions to create your account (*school zip code required to complete*).
6. Click the link to login. You'll be directed to www.myfinancelab.com, where you can enter the user name and password you just created. Click the login button.
7. The first time you enter the site, you will need to choose how you will work in MyFinanceLab. Select the "I am taking a course that is using MyFinanceLab, and need to enroll in my instructor's course." option.
8. You'll be asked to enter a course ID. Re-enter your course ID, [XL00-A1C3-601Y-9ZS2](#). Be sure to click on the Browser Check link on the Announcements page or in the upper right of the screen the first time you login and anytime you use a new computer. This wizard will walk you through the installation of the software you will need to use the MyFinanceLab resources (such as Flash). **Note:** the software may already be installed in the school lab, so in that case check first with your lab administrator.

To log into MyFinanceLab

1. Go to www.myfinancelab.com
2. Enter your personal user name and password you just created, and click Log In (or hit the enter key).

Need More Help?

Additional help can be found on www.myfinancelab.com on the Support tab, under Student Support.

