

ARIZONA WESTERN COLLEGE
SYLLABUS

FIN 150 PERSONAL FINANCE

Credit Hours: 3 Lec 3

PREREQUISITE: None

COURSE DESCRIPTION

This course provides a working knowledge and in-depth analysis of personal finance. The topics covered include managing cash, maintain good credit, utilizing tools in the financial planning process, engaging in personal loans, protecting wealth, investing for personal growth and retirement and estate planning.

1. COURSE GOALS

- 1.1 demonstrate and apply tools that will assist in the financial planning process.
- 1.2 evaluate credit, credit lines, personal loans, and liquidity.
- 1.3 assess safeguards for wealth and asset protection through insurance products.
- 1.4 analyze investment options in securities for portfolio growth.
- 1.5 strategize a plan for retirement savings and evaluate estate planning.

2. OUTCOMES

Upon satisfactory completion of this course, students will be able to:

- 2.1 apply the time value of money concepts in making financial decisions.
- 2.2 identify tax advantages and disadvantages in planning for the future.
- 2.3 describe how to secure and maintain good credit as a means of financial prosperity.
- 2.4 explain how to bank products, interest rates, and interest rate movement.
- 2.5 describe how to manage personal loans including the financing of a home, car, and education.
- 2.6 explain how to protect assets by the use of health, life, disability, auto, and homeowner's insurance.
- 2.7 describe how to engage in portfolio asset allocation through securities investments.
- 2.8 evaluate stocks, bonds, and mutual funds as potential investment strategies.
- 2.9 establish retirement goals through the use of individual and qualified IRS plans.
- 2.10 explain the fundamentals of estate planning.

3. METHODS OF INSTRUCTION

- 3.1 Resource reading material
- 3.2 Lecture
- 3.2 Research

4. LEARNING ACTIVITIES

- 4.1 Reading assignments
- 4.2 Discussion
- 4.3 Case studies

5. EVALUATION

- 5.1 Chapter homework assignments
- 5.2 Exams
- 5.3 Assignments
- 5.4 Case analysis

6. STUDENT RESPONSIBILITIES

- 6.1 Under AWC Policy, students are expected to attend every session of class in which they are enrolled.
- 6.2 Classroom Assignments: Students are responsible for work missed and for completing all work before the next class meeting. Students are responsible for participating in all oral drills and for taking all exams.
- 6.3 If a student is unable to attend the course or must drop the course for any reason, it will be the responsibility of the student to withdraw from the course. Students who are not attending as of the 45th day of the course may be withdrawn by the instructor. If the student does not withdraw from the course and fails to complete the requirements of the course, the student will receive a failing grade.
- 6.4 Americans with Disabilities Act Accommodations: Arizona Western College provides academic accommodations to students with disabilities through AccessABILITY Resource Services (ARS). ARS provides reasonable and appropriate accommodations to students who have documented disabilities. It is the responsibility of the student to make the ARS Coordinator aware of the need for accommodations in the classroom prior to the beginning of the semester. Students should follow up with their instructors once the semester begins. To make an appointment call the ARS front desk at (928) 344-7674 or ARS Coordinator at (928) 344-7629, in the College Community Center (3C) building, next to Advising.
- 6.5 Academic Integrity: Any student participating in acts of academic dishonesty including, but not limited to, copying the work of other students, using unauthorized “crib notes”, plagiarism, stealing tests, or forging an instructor’s signature—will be subject to the procedures and consequences outlined in AWC’s Student Code of Conduct.
- 6.6 Textbooks and materials: Students are required to bring notebook or looseleaf book, pens, pencils, dictionaries, and purchase textbook required for class.
- 6.7 Arizona Western College students are expected to attend every class session in which they are enrolled. To comply with Federal Financial Aid regulations (34 CFR 668.21), Arizona Western College (AWC) has established an Attendance Verification process for “No Show” reporting during the first 10 days of each semester. Students who have enrolled but have never attended class may be issued a “No Show” (NS) grade by the professor or instructor and receive a final grade of “NS” on their official academic record. An NS grade may result in a student losing their federal financial aid.
For online classes, *student attendance in an online class is defined as the following* (FSA Handbook, 2012, 5-90):
 - Submitting an academic assignment
 - Taking an exam, an interactive tutorial or computer-assisted instruction
 - Attending a study group that is assigned by the school
 - Participating in an online discussion about academic matters
 - Initiating contact with a faculty member to ask a question about the academic subject studied in the course