

TENTATIVE

FAMILY FINANCE
HDFS 341: Fall 2008
University of Nevada, Reno

4:00 – 5:15 p.m. Monday & Wednesday
SFB 103

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Textbook

Garman, E.T., & Forgue, R.E. (2008; 9th Edition). *Personal Finance*. Boston: Houghton Mifflin Company.

Course description

The role of finances in interpersonal relationships and family functioning. Examines ways of using economic resources to promote individual and family well-being.

Format

This course will mostly follow a lecture format. However, there will be many discussions and in-class activities. Your active participation is essential to the quality of the course.

Requirements

Weekly assignments. Students are required to write weekly assignments. At the end of each chapter, there are decision-making cases and the students need to pick one and elaborate on the solution. These exercises provide you with an opportunity to apply the knowledge acquired by reading the chapters. There is no page number requirement; nevertheless, try to keep it short and concise. Write enough so it is clear that you understood the concepts and are able to make daily life related financial decisions. The assignment should be turned in no later than **1 PM on Thursday via email (WebCT)** or by using the Garman/Forgue website http://college.hmco.com/business/garman/personal_fin/8e/students/exercises/index.html.

Financial Planning Assignment. Each student is required to write one financial planning project. This paper should have 5 sections: 1) General circumstances; 2) Short-term and long-term financial goals; 3) Financial statement; 4) Plan for unexpected expenses; and 5) Record keeping and file management. Details about this project will be posted on the WebCT later in the semester.

A 10% PER DAY PENALTY WILL BE ASSIGNED TO LATE ASSIGNMENTS. If you have a problem, notify the instructor **before** the due date.

Exams. There will be 3 in-class written exams, each covering just the topics discussed previous to the exam. The format will be a mix of multiple choices, true/false questions, short answers, and problem solving. **NO MAKEUP EXAMS WILL BE GIVEN.** Notify the instructor if you need to miss an exam **before** the exam is given.

ALL assignments must be turned in and ALL tests MUST be taken to receive a passing grade. In other words, you do not get to choose which assignments or exams you want to

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take in order to simply “get by.” If an assignment or exam is missing, you will NOT pass this class.

Grading

In-class participation	60	A	(93-100%) = 651-700 points
Weekly assignments	140	A-	(90-92%) = 630-650 points
Financial Planning Assignment	200	B+	(87-89%) = 609-629 points
Exam 1	100	B	(83-86%) = 581-608 points
Exam 2	100	B-	(80-82%) = 560-580 points
Exam 3	100	C+	(77-79%) = 539-559 points
Total	700	C	(73-76%) = 511-538 points
		C-	(70-72%) = 490-510 points
		D+	(67-69%) = 469-489 points
		D	(63-66%) = 441-468 points
		D-	(60-62%) = 420-440 points
		F	(\geq 59%) = below 420 points

Course Schedule

Date	Topic	Readings
August 25-27	Introduction to Course	
September 1	LABOR DAY OBSERVED	
September 3	Understanding Personal Finance	Chapter 1
September 8-10	Career Planning	Chapter 2
September 15-17	Financial Statements, Tools and Budgets	Chapter 3
September 22-24	Managing Income Taxes	Chapter 4
September 29-October 1	Managing Checking and Savings Accounts	Chapter 5
October 6-8	Building and Maintaining Good Credit EXAM #1	Chapter 6 Financial Plan Due
October 13-15	Credit Cards and Consumer Loans; Vehicle and Other Major Purchases	Chapters 7, 8
October 20-22	Buying Your Home	Chapter 9
October 27-29	Managing Property and Liability Risk	Chapter 10
November 3-5	Managing Health Expenses; Life Insurance Planning EXAM #2	Chapters 11, 12
November 10-12	Investment Fundamentals	Chapter 13
November 17-19	Investing in Stocks & Bonds; Investing Through Mutual Funds	Chapters 14, 15
November 24-26	Real Estate as an Investment & High Risk Investments	Chapters 16, 17
December 1-3	Estate Planning & Questions about Final	Chapter 18
	FINAL EXAM	