

**COURSE SYLLABUS**  
**COLLEGE OF BUSINESS**  
**FALL SEMESTER 2011**  
**MG 310 PERSONAL WEALTH MANAGEMENT**



**INSTRUCTOR** Dr. Dan Hallock, CPA, CMA

**OFFICE HOURS**

Monday	10:00 to 11:30 AM 3:00 to 4:30 PM
Tuesday	10:00 to 11:30 AM 1:30 to 4:30 PM
Wednesday	10:00 to 11:30 AM 3:00 to 4:30 PM
Thursday	10:00 to 11:30 AM 1:30 to 2:00 PM 3:30 to 4:30 PM

And by appointment

Communications via e-mail or phone Monday - Friday

**OFFICE** 131 Keller Hall

**PHONE** 256-765-4937 (Office)  
256-767-4849 (Cell)  
256-765-4234 (Administrative Assistant)

**E-MAIL** Please correspond through your class e-mail account.  
Only use [dehallock@una.edu](mailto:dehallock@una.edu) as a last resort.

**FAX** (256) 765-4959

**COURSE TIME** Online and In-class

**SECTION NUMBERS** I01 and 01

**COURSE DESCRIPTION** This course will explain the general business models of how the automobile industry, banking industry, housing industry, insurance industry, etc. operates and for each industry the course will cover how to purchase/invest in the various items which everyone needs. The course will also teach the students how to design and interpret personal financial budgets using Excel. A real life case study using the progression of a growing family (from single to married to having children to taking care of aging parents) will be the cornerstone of the course.

**CREDIT HOURS** 3

**PREREQUISITE** Junior Standing or permission of instructor.

**COURSE DELIVERY METHOD** Angel (Online and In-class)

**REQUIRED TEXTBOOK, SOFTWARE AND SUPPLIES**

To be determined

**COURSE LEARNING OBJECTIVES**

This course is designed to provide the student with a basic understanding of the numerous financial and non-financial services that students need to be familiar. Upon successful completion of this course, students should be able to:

1. Understand and discuss the terms, concepts, and basic business models of numerous industries that impact people and their financial decisions.
2. Design personal financial budget spreadsheets using Excel and interpret their results.
3. Apply knowledge to make financial decisions based upon a case study tracking an individual through the various stages of life (single to retirement).

**TOPICS COVERED**

Business models of selected relevant industries.

Design and interpretation of personal financial budget spreadsheets using Excel.

Purchases of needed items such as the various types of insurance (car, life, health, mortgage, accident, etc.)

Investments for short term, medium term and long term strategies.

Major purchases such as home, cars, appliances, etc.

Keys to cash management.

Personal income tax fundamentals.

**COURSE EVALUATION PROCESS (Grading)**

Bulletin board discussion participation (6 @ 30 points each) See below for more detail	180 points
Individual exams (4 @ 100 points each) See below for more detail	400 points
Team case project	300 points
Homework assignments 6 @ 20 points each)	120 points
Total Points	1000 points

## **GRADING SCALE**

Your letter grade is determined using the grade distribution that follows. Your percentage is found by dividing your total points earned by the total points available. This percentage is then matched to a letter grade. You can determine your standing in the class at any point in the semester by tracking your points and the total points to date.

A	900 or more points
B	800 – 899 points
C	700 – 799 points
D	600 – 699 points
F	Less than 600 points

## **CLASS ATTENDANCE and/or DISCUSSION BOARD PARTICIPATION**

Students are expected to complete the chapter readings and actively participate in the bulletin board discussions of the topics posted on separate bulletin boards by the instructor. In order to earn the full 180 points, you must participate in all bulletin board discussions. There will be six discussion boards covering three chapters, each which are worth 30 points each (6 times 30 = 180 points). Discussion topics will be established throughout the class and the dates these discussion boards open and close can be found on the course schedule under the “Lessons” tab. To earn points, you must participate by either stating your comments to the topic and/or responding to your classmates’ posts. You are required to have the minimum of one original post and two responses to classmates’ posts. This does not guarantee you the full 30 points (it will get you 15 points at the minimum). To earn all 30 points, your posts need to be well-thought out, clearly worded using complete sentences and value-added. You should also respond to more than just two of your classmates’ posts in order to earn all 30 points. Treat each of the six discussion boards as if you were in class discussing a topic face-to-face. You need to read all of your classmates’ posts, not just a few. Enjoy the discussion boards and view them as an intellectual conversation and not as something that you have to do in order to earn points. Do not wait until the due date to make all of your posts on a discussion board. If you do that, the maximum points you will earn is 15 out of the possible 30.

## **INDIVIDUAL ONLINE, TIMED CHAPTER EXAMS**

There will be four exams this semester. Each of the four exams will be worth 100 points each for a total of 400 points (4 x 100 = 400). More information to follow.

It is critical that you are not late in taking your exams. If you are, you will not be able to make it up unless you have contacted me prior to the end of the exam “window”. You may contact me by email or phone; see the first page of this syllabus. I will work with you any way I can but you must stay in touch with me if something prevents you from taking an exam on time.

## **TEAM CASE PROJECT**

The instructor will assign each of you to a team. More detailed information to follow.

## **HOMEWORK ASSIGNMENTS**

There will be six homework assignments in this class worth 20 points each for a total of 120 points (6 x 20 = 120). More information to follow.

## **LATE EXAMS**

You will not be allowed to take an exam late unless there is an unforeseen emergency. Should you fail to take an exam, the comprehensive final will replace your missed exam. Additional missed exams will be recorded in the grade book as a zero. Be sure to review the availability dates of exams on the course schedule and the course calendar. It benefits you to keep up and complete the material as it is assigned.

## **TEACHING AND LEARNING PARTNERSHIP**

Teaching and learning is a partnership between faculty and students. I will fulfill my partnership obligations by being prepared for every class, serving as an advisor, consultant, mentor and providing clarifications of difficult or confusing concepts. You will fulfill your partnership obligations by being prepared for each class quiz and discussion and being fully participative, responsive, working team member of the class.

The exams and discussion boards all play an important role in your education in this course. They are an essential part of the learning process in that they require the synthesis and extension of concepts. They also help both the student and the instructor to evaluate one's progress in mastering the material. Past experience indicates that generally the course material cannot be adequately mastered without active involvement on your part.

## **ACADEMIC HONESTY—UNIVERSITY POLICY**

Plagiarism and cheating are serious offenses and may be punished by failure on exam, paper or project, failure in course; and/or expulsion from the University. For more information refer to the "Academic Dishonesty" policy in the University Undergraduate

## **ADA ACCOMODATION STATEMENT—UNIVERSITY POLICY**

In accordance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the University offers reasonable accommodations to students with eligible documented learning, physical and/or psychological disabilities. Under Title II of the Americans with Disabilities Act (ADA) of 1990 and Section 504 of the Rehabilitation Act of 1973, a disability is defined as a physical or mental impairment that substantially limits one or more major life activities as compared to an average person in the population. It is the responsibility of the student to contact Developmental Services prior to the beginning of the semester to initiate the accommodation process and to notify instructors within the first three class meetings to develop an accommodation plan. Appropriate, reasonable accommodations will be made to allow each student to meet course requirements, but no fundamental or substantial alteration of academic standards will be made. Students needing assistance should contact Developmental Services.

## **EMAIL DROP PROCEDURE—UNIVERSITY POLICY**

Any student wishing to drop a class may logon to their secure UNA email account and send an email to their instructor of record and a copy of the email to the Registrar's Office at registrar@una.edu. This will be valid for online courses as well as regular courses. The email MUST come from the student's UNA portal account. The Registrar's Office will officially drop a student from the course after receiving a response from the instructor, which includes permission to drop with a grade of W, WP, or WF. In the email, be sure that you include your full name, UNA ID number, course section and 5-digit course registration code.

**IMPORTANT TECHNICAL SUPPORT CONTACT INFORMATION**

- UNA Angel Learning Management System Support: [angelsupport@una.edu](mailto:angelsupport@una.edu) (from your UNA portal e-mail if possible)
- UNA Portal FAQs: <http://unaportal.una.edu/site/faqlogin.html>
- UNA Computer Services Support: [cpsupport@una.edu](mailto:cpsupport@una.edu) (from your UNA portal e-mail if possible).

**Note:** This syllabus is subject to change at the discretion of the instructor but any changes made to this syllabus will not unjustly or adversely impact any student with regard to a final grade in the course.

**UNA College of Education: Alignment of Alabama State Department of Education Standards for Business and Marketing Education**

Standard	Assessment
290-3-3-.23(1)(b)7.(iii) Ability to provide for program management with workplace applications including budgeting.	Specific exam questions covering this course topic: "Business models of selected relevant industries." – Passing score AND Homework assignment covering course objective #2: "Design personal financial budget spreadsheets using Excel and interpret their results." – Passing score
290-3-3-.23(1)(b)8. Ability to apply principles and practices associated with managing business and personal finances.	Team Case Study Project – passing score
290-3-3-.25(1)(a)3.(i) Knowledge of essential principles of personal and business finance including banking services.	Specific exam questions covering these two course topics: "Investments for short term, medium term and long term strategies" AND "Business models of selected relevant industries" – Passing score
290-3-3-.25(1)(a)3.(ii) Knowledge of essential principles of personal and business finance including insurance.	Specific exam questions covering these two course topics: "Purchases of needed items such as the various types of insurance (car, life, health, mortgage, accident, etc.)" AND "Business models of

	selected relevant industries.” – Passing score
290-3-3-.25(1)(a)3.(iii) Knowledge of essential principles of personal and business finance including financial management.	Specific exam questions covering course learning objective #1: “Understand and discuss the terms, concepts, and basic business models of numerous industries that impact people and their financial decisions” – Passing score
290-3-3-.25(1)(b)1. Ability to convey the principles of financial concepts and applications.	Team Case Study Project – Passing score
290-3-3-.25(1)(b)6. Ability to develop a personal financial plan and demonstrate proficiency in domestic money management and responsible consumer activity.	Homework assignment covering course learning objective #2: “Design personal financial budget spreadsheets using Excel and interpret their results.” – Passing score