

**FACULTY OF BUSINESS AND PROFESSIONAL STUDIES  
SCHOOL OF BUSINESS  
COURSE OUTLINE**

<b>COURSE NAME:</b>	<b>PERSONAL FINANCIAL PLANNING</b>	<b>COURSE NO.:</b>	<b>BFIN 286</b>
<b>TERM:</b>	Summer 2018	<b>COURSE CREDITS:</b>	<b>3</b>
<b>INSTRUCTOR:</b>		<b>E-MAIL:</b>	
<b>OFFICE:</b>		<b>Phone:</b>	

**COACHING HOURS** See the schedule posted outside my office door or posted on my teaching websites.

**COURSE**

**PREREQUISITES:** BADM102

**REQUIRED TEXT:** Madura, J and Singh Gill, H. Personal Finance, 3<sup>rd</sup> Canadian Edition (2016)  
Pearson Canada, ISBN 978-0-13-303557-5  
Publisher's Textbook website for course text including full E-textbook with new textbooks (may be purchased separately), <http://www.MyFinanceLab.com>

**OTHER**

**RESOURCES:** *Teaching Website Moodle:* <https://moodle.capilano.ca>  
Additional site: <http://www.theglobeandmail.com/globe-investor/personal-finance/>

**COURSE FORMAT:** Instructional hours: 3 hours/week x 15 weeks (including two weeks for final exams).

Fourth-hour activities: On-line group discussions, project activities and Q & A between students and instructors. Students are expected to be on Moodle for online activities, and use Connect for quizzes and assignments.

**COURSE**

**OUTCOMES:** To provide students with the necessary skills to be immediately effective in their employment and to possess a sound basis for future career progression in business. These include learning, communication, and interpersonal and analytical skills.

**General Outcomes:** In this course, the student will learn personal financial management principals and concepts that can be used to make personal financial decisions that will improve a person's wealth accumulation and management. In groups, the students will analyze and report on the cases of family financial planning, wealth management and asset performance.

**Specific Student Outcomes:**

Upon successful completion of this course, students will be able to demonstrate competence in the following abilities and skills:

Abilities	Learning Outcomes	Levels*
Analysis & Decision Making	Evaluate a personal performance based on its financial statements and make recommendations on how to improve its performance.	1 – 2
	Be able to calculate, analyze and interpret financial statements and financial models in order to make financial decisions.	1 – 3
	Apply Time Value of Money in the valuation of financial securities.	2 – 4
	Identify personal financial requirements and implementations.	2 – 4
	Improve personal credits.	1 – 3

	Select the best type of long-term financing and improve the management of existing financing.	1 – 3
	Improve the management of personal assets.	2 – 3
	Improve the management of personal long-term assets.	2 – 3
	Assess personal financial performance from the perspectives of debtor and creditor.	1 – 3
Citizenship & Global Perspectives	Describe the various Canadian and American financial markets and investment opportunities.	1 – 2
	Describe the Canadian financial system and the different sources of personal financing.	1 – 2
	Identify and describe international stock exchanges and indices.	1 – 2
	Describe various economic indicators and use them to assess personal investments performance.	1 – 2
	Recognize business ethics, personal social responsibility and personal financial planning.	2 – 4
	Apply financial theories and current financial affairs to personal financial planning.	2 – 4
	Integrate social and global perspectives into personal financial analysis and decision-making.	2 – 4
Social Interaction	Work within a group/advisors to assess and report on personal financial performance	1 – 3
	Use a collaborative approach to problem solving and analysis in classroom activities.	1 – 3
	Work with self-motivation to research and report on personal financial issues.	1 – 3
Communications	Correctly apply quantitative techniques to value and assess personal investments. (Quantitative Literacy)	1 – 3
	Use personal financial statements and financial models in order to make financial decisions.	1 - 3
	Use appropriate personal communications formats (memos, short formal reports, and formal reports) to present analysis and findings.	1 – 3
	Use appropriate computer tools to analyze, summarize and present personal financial information.	2 – 4
	Research and interpret financial models and topics.	3 – 4
	Present key findings to a group.	3 – 3
	Communicate effectively within a group.	2 – 4

\*See Faculty of Business – Our Commitment to Assessment and Constructive Feedback for description of the six “Levels” of Comprehension.

**COURSE CONTENT**

<b>Weeks &amp; Dates</b>	<b>Topics/Chapters</b>	<b>Readings Required</b>
1	Overview of a Financial Plan and Applying Time Value Concepts Applying Time Value Concepts	Ch. 1 & 2
2	Planning with Personal Financing Statements	Ch. 2 Ch. 3
3	Using Tax Concepts for Planning Banking Services and Managing Your Money	Ch. 4 Ch. 5
4	Assessing, Managing, and Securing Your Credit	Ch. 6
5	Purchasing and Financing a Home	Ch. 7
6	BYOFP Part I Auto and Homeowner's Insurance	Ch. 8
7	<b>Mid-term – Progressive Assessment</b> Life, Health, and Disability Insurance	<b>Ch. 1–7</b> Ch. 9
8	Investing Fundamentals Investing in Stocks	Ch. 10 Ch. 11
9	Investing in Bonds	Ch. 12
10	Investing in Mutual Funds Other Investments	Ch. 13
11	Retirement Planning Estate Planning	Ch. 14 Ch. 15
12	Integrating the Components of a Financial Plan BYOFP Part II	Ch. 1–16
13	Integrating the Components of a Financial Plan Final Exam Review	Ch. 1–16
14-15	Final Exam Period (Covers all instructional chapters).	

\* *Note* Schedule/Dates: Schedule shown here may change and the exact dates and times for the exams, the assignments and the Projects will be announced in class and/or Moodle site.

Online Assignments and Financial Planning Projects must be done by using the textbook publisher's online learning system (OLS): *MyFinanceLab*.

**EVALUATION PROFILE**

Assessment	% of Final Term Grade	CAPabilities Assessed				
		Individual or Group	Communications	Analysis & Decision Making	Social Interaction	Citizenship & Global Perspectives
Online Exercises	10%	I	Yes	Yes	No	Yes
In-Class Quizzes	10%	I	Yes	Yes	Yes	Yes
Midterm	30%	I	Yes	Yes	No	Yes
BYOFP	15%	I	Yes	Yes	No	Yes
Final Exam	35%	I	Yes	Yes	No	Yes
<b>Total</b>	<b>100%</b>					

**Note: Students must achieve a passing grade on the overall test/exam component of the course to achieve a passing grade in the course.**

**UNIVERSITY POLICIES:**

Capilano University has policies on Academic Appeals (including appeal of final grades), Student Conduct, Cheating and Plagiarism, Academic Probation and other educational issues. These and other policies are available on the University website.

**Grading Profile:**

A+	90-100	B+	77-79	C+	67-69	D	50-59
A	85-89	B	73-76	C	63-66	F	0-49
A-	80-84	B-	70-72	C-	60-62		

**Emergency procedures:** In the event of an emergency, students must follow the emergency procedures posted in the classrooms.

In addition to the policies of the university, the School of Business has the following policies governing the management of our classes and curriculum.

**School OF Business policies:**

**Attendance:** Regular attendance and punctuality are both essential and expected due to the nature and format of the course materials.

**Professional Behaviour:** Students must demonstrate a professional attitude and behaviour toward work, fellow students and their instructors. Each student should demonstrate reliability, respect for and co-operation with colleagues. A willingness to work calmly and courteously under difficult conditions as well as a determination to achieve first-class work while meeting deadlines is necessary in the Business Faculty. Students should have respect for equipment and systems. Students should display a constructive response to criticism.

**English Usage:** All assignments are marked for correct English usage, proofreading and formatting.

**Missed Exams and Quizzes:** Missed exams or quizzes will receive a grade of "0" unless PRIOR arrangements (wherever possible) are made with the instructor. Permission to make up an exam will only be given in extraordinary situations such as illness of the student or the death of a close family member. A doctor’s certificate, or other proof supporting the reason for the absence, will be required. For further information, refer the School of Business “Examination & Pivotal Presentation Exemption Policy”.

- Copyright Policy:** Students are expected to familiarize themselves with and abide by the University's Copyright Policy. The University's Copyright Policy is published in the University website.
- Cheating and Plagiarism:** Cheating is an act of deceit, fraud, distortion of the truth, or improper use of another person's effort to obtain an academic advantage. Cheating includes permitting another person to use one's work as their own. Plagiarism is the presentation of another person's work or ideas as if they were one's own. Plagiarism is both dishonest and a rejection of the principles of scholarship. Information about how to avoid plagiarism by proper documentation of sources is available in the Writing Centre and is published on the University website in the University Policies page.
- Penalties for Cheating and Plagiarism:** A grade of 'O' for an examination, quiz or assignment or 'F' for the course may be assigned if cheating or plagiarism has taken place. First incidents deemed by the instructor to be particularly serious or second or subsequent incidents of cheating and plagiarism will be dealt with under the provisions of the University Policy on Cheating and Plagiarism (see the University website). All students should familiarize themselves with the University Policy on Cheating and Plagiarism as such behaviour can result in suspension from the University.
- Incomplete Grades:** Incomplete grades will not be given unless special arrangements have been made with the instructor prior to the date set by University Administration.

#### **COURSE LEVEL POLICIES:**

In addition to Capilano University, and the School of Business policies, the following policies govern the management of this course and its curriculum.

**REQUIRED TOOLS AND SKILLS:** It is the responsibility of the student to check the teaching website regularly, particularly the Calendar and General Announcement areas on the Moodle home page or publisher's website.

**Computer:** Application software such as MS Office or similar one, Internet access to financial management and investment websites.

#### **On-line**

**Communications:** Students must use their Capilano student email accounts or use the Capilano University Moodle Messages to communicate with your instructor, classmates and group members.

**Calculator:** Texas Instrument BA II Plus Financial Calculator (Recommended) or HP 10BII Financial Calculator, Sharp EL733 financial calculator.

#### **Assigned**

**Readings:** As posted on instructor's Moodle website or as distributed in the classes.

**Supplement:** Student Study Guide (optional)

**Assignments:** All quizzes, assignments and the due date of each quiz and assignment are posted online with Publisher's Connect Website. It is student's responsibility to accomplish those quizzes on-line in time.  
Other homework assignments are due at the start of class on the due date unless otherwise advised by your instructor. Late assignments will only be accepted if prior approval for a late submission date has been given by the instructor.

**Programmable Tools:** Please note the use of programmable items such as calculators, dictionaries etc. is forbidden during tests, quizzes, and exams. Cell phones are not to be brought to any test, quiz, or exam.