Course Title: FIN 190 Personal Finance In A Global Economy
Term: Fall 2022
Instructor: TBA
Course Credit: 3
Mode of Instruction: Online

Course Description:

This course examines the role of the consumer in society, and how elements of our social, cultural and political systems lead to healthy and unhealthy financial behaviors. Topics in the course include: the use of credit, savings, insurance, stocks, bonds, and other investment programs; using bank services, determining personal taxes, planning for retirement, and estate planning.

Course Prerequisites:

N/A

Learning Outcomes:

By the end of the course, the student should be able to:

A. Demonstrate knowledge of how monetary and fiscal policy influence employment, output, and prices;

B. Examine many factors that affect income;

C. Calculate the difference between income earning, reporting and withholding;

D. Identify socioeconomic influences on personal financial planning;

E. Develop a set of financial goals, and create a plan for making personal financial and career decisions.

Course Material:

Jeff Madura, *Personal Finance*, 7th Edition, Pearson, 2020.

Evaluation:

- 4 Homework [40%]

- Mid-term Exam [25%]

- Final Exam [35%]

Description of the Evaluation tasks:

Assignment/ Essay/ ... : During the term, students will be required to finish several evaluation tasks within due date.   All the tasks are linked with specific course topics/outcomes and will adequately assess students' competence and learning outcomes. Students are encouraged to meet with instructor about these tasks at any point.

Mid-term/ Final Exams/ Quiz/... : There may be periodic quizzes given at the beginning of lecture sessions; the feedback from these quizzes will monitor the progress of the learners and help to set learning priorities. There will be mid-term exam/ final exam for the course. They are the basic criteria for the evaluation of students' learning outcomes and final grade.

Grading Policy:

Students are supposed to finish each online lecture. Prior to each class, students should finish the required readings. During the class time, students are encouraged to make use of all relevant online course resources and communicate with the instructor. Students' grades are accumulated based on the cumulative evaluations.

Students' letter grade will be assigned according to the following scale:

A+ 90-100	A 85-89	A- 80-84
B+ 77-79	B 73-76	B- 70-72
C+ 67-69	C 63-66	C- 60-62
D+ 57-59	D 53-56	D- 50-52
F < 50		

Academic Integrity:

Students must strictly adhere to the university's academic integrity rule; and all essays, exams and any other form of academic assignments must adhere to these rules. Any form of plagiarism, cheating, or misappropriation of materials will be considered a violation of academic integrity and will be punishable by the university.

Withdrawal from the Course(s):

Students will be able to apply for a transfer or withdrawal within 3 days of the starting date of the course. If a withdrawal is applied for within 3 working days, the tuition fee will be fully refunded. After 3 days, the tuition fee will not be refunded. If a withdrawal is applied for in the first two weeks, it will be recorded as W (Withdraw) on the course transcript. After this initial two-week period, the class will be recorded as F (Fail).

Tentative Schedule:

Week 1

1	Tools for Financial Planing
2	Planning with Personal Financial Statements
3	Applying Time Value Concepts
4	Using Tax Concepts for Planing

5	**Homework#1**

Week 2

6	Managing Your Liquidity
7	Banking and Interest Rates
8	Managing Your Money
9	Assessing and Securing Your Credit
10	Managing Your Credit **Homework#2**

Week 3

11	Personal Financing
12	Personal Loans
13	**Mid-term Exam**
14	Purchasing and Financing a Home
15	Using the Future Value Table **Homework#3**

Week 4

16	Personal Investing
17	Investing Fundamentals
18	Investing in Stocks
19	Investing in Bonds
20	Investing in Mutual Funds **Homework#4**

Week 5

21	Synthesis of Financial Planing
22	Financial Literacy Post Test
23	Index
24	Free Apps for Personal Finance
25	**Final Exam**