

FALL 2016

FINA 5320 PERSONAL FINANCE

Randal Stitts, CPA, PH.D. ONLINE COURSE

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AVAILABILITY HOURS: Mondays 10am-6pm  
by chat, email or appointment anytime

Since this is an online course, the best way to contact me anytime will always be by email. We can however set up a specific appointment at a mutually agreeable time.

**PLEASE IGNORE/FORGIVE THE TEXT SUBTITLE.** This is a very good informal textbook. The author has degrees from Stanford and Yale. I have used a variety of different texts for this course and after a new extensive search, I have chosen the one below. It is light reading but it covers lots of ground. I will post more about this issue and also give you a few additional financial planning references.

Required Text: Personal Finance (for dummies?), John Wiley& Sons, Inc., 7<sup>th</sup> edition, Hoboken, NJ.

Isbn# 978-1-118-11785-9 Paperback available at Amazon for under \$20.

Grading: Grades will be determined as follows:

EXAM I	40%	100 points
EXAM II	40%	100 points
Discussion board and other	20%	50 points

*See separate spreadsheet for a list of dates and chapters covered.*

Exams: Each of the two exams will consist of 5 or 6 questions covering the reading material to date. These questions will be short answer essay. I will post the exams three or four days before they are due. You will answer the questions using an appropriate word processing application and then return it using the assignment function in Blackboard. The second exam is not comprehensive; it will cover only material read since the last exam.

Discussion Board: I anticipate posting a few questions on the discussion board in Blackboard. Your responses to these questions will be akin to a "class participation" grade in a traditional course. These questions will be available for only a week, so please read and respond as soon as possible.

Academic Honesty: You are required to read my posting titled "Academic Honesty." In this course in particular, you are not allowed to work with anyone else on the exams or any assignments that you submit for grading.

ONLINE FORMAT: I may post various materials online, including Powerpoint presentations that summarize my interpretation of a portion of the readings, and other additional readings or links to websites. Nevertheless, reading and studying THE TEXT AND ARTICLES is the primary way in which you will learn this material. *To that extent, what you get out of this course will depend on the effort you put into it.* You might want to read my posting "my educational philosophy."

**OFFICIAL COMMUNICATION** by the University or me will be sent to your Sul Ross email account. As a result, you are required to activate your email account and check it frequently for personal communication. I encourage you to email me if you have questions or comments, but **please indicate your full name and the course number in the body of your email.**

**TECHNOLOGY HELP:** Obtain your RGC email account name and password directly from the **Central Help Desk at 1-888-837-2882**. For most technology problems, first go to the Lobo Technology Assistance Center (LTAC). The quicklink to this site is available from our home page under the “My SRSU” tab. For specific help with any aspect of Blackboard, including problems with online exams, contact our Blackboard administrators in Alpine.

**BLACKBOARD HELP: Ms. Estella Vega 432-837-8356**

email: [estellav@sulross.edu](mailto:estellav@sulross.edu)

In addition you may visit with one of our on-campus technology resource personnel as follows:

Uvalde: Mr. George Hernandez phone: 830-279-3045  
Email: [gbernandez@sulross.edu](mailto:gbernandez@sulross.edu)

Del Rio: Creighton Nope III phone 830 703-4818

Eagle Pass: Mr. Juan Garza phone: 830-758-5010  
Email: [jgarza8@sulross.edu](mailto:jgarza8@sulross.edu)

I encourage you to email me if you have questions about any aspect of the course. Good luck and I look forward to “hearing” from you.

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## **MBA STUDENT LEARNING OUTCOMES:**

1. Students will demonstrate effective communication by preparing written business plan, case study and term paper on management communication.
2. Students will demonstrate an understanding of legal and ethical issues within context of a professional business environment.
3. Students will demonstrate an understanding of the key functions of business including accounting, economics, finance, management, and marketing.
4. Students will demonstrate how the integration of information technologies supports and enhances business initiatives and operations.
5. Students will demonstrate their understanding of how cultural, political, and economic differences shape the business environment in which a multinational company operates.

## **ADA STATEMENT:**

*Sul Ross State University is committed to equal access in compliance with the Americans with Disabilities Act of 1973. It is the student's responsibility to initiate a request for accessibility services. Students seeking accessibility services must contact Kathy Biddick in Student Services, Room C-102, Uvalde campus. The mailing address is 2623 Garner Field Road, Rio Grande College-Sul Ross State University, Uvalde, Texas 78801. Telephone: 830-279-3003. E-mail: [kbiddick@sulross.edu](mailto:kbiddick@sulross.edu)*

## **DISTANCE EDUCATION STATEMENT**

Students enrolled in distance education courses have equal access to the university's academic support services, such as Smarthinking, library resources, such as online databases, and instructional technology support. For more information about accessing these resources, visit the SRSU website. Students should correspond using Sul Ross email accounts and submit online assignments through Blackboard, which requires secure login information to verify students' identities and to protect students' information. **[If the course requires students to take proctored exams or to purchase additional software or equipment, please describe those requirements here.]** The procedures for filing a student complaint are included in the student handbook. Students enrolled in distance education courses at Sul Ross are expected to adhere to all policies pertaining to academic honesty and appropriate student conduct, as described in the student handbook. Students in web-based courses must maintain appropriate equipment and