



DORDT COLLEGE

Department of Business Administration COURSE SYLLABUS – Spring 2012

Course Number: BUAD 226

Credits: 3

Class Time: MWF 1:00-1:50

Or MWF 2:00-2:50

Professor: Brian Hoekstra

Phone: 712-722-6348

Office Hours: By Appointment

Course Title: Personal Finance

Prerequisite: none

Class Location: CA318

Office: 311 Campus Center

Email: hoekstra@dordt.edu

Course Description:

This course is designed to prepare you for the many financial decisions you will be making during your life. It is designed to increase your understanding of the many alternatives for spending, saving and donating your money, and provide the kind of insight and encouragement which will enable you to handle your money in a way that glorifies God. More specifically, we will discuss financial planning and budgeting, major purchase decisions, debt, insurance, investments, and retirement and estate planning, all within the context of Christian financial stewardship.

Course Competencies/Objectives: My hope is that by the end of the course you will:

1. Have a solid understanding of Biblical and reformed insights into financial matters.
2. Be capable of making wise and stewardly personal financial plans, decisions and transactions in all of the major decision areas of personal finance.
3. Have a good understanding of how the culture in which we are immersed has influenced our understanding of personal finances.
4. Have a working knowledge of the various terms and sources of information on financial planning.
5. Have developed a personal statement describing the principles and practices which will guide your handling of money.
6. Better understand the value of cooperative approaches to learning.

In addition to the specific goals above, I want you to know that I (like many other professors at Dordt) have a hidden agenda. It is my desire that you become absolutely convinced that the overall process of education is far more than just learning bits of information and being able to give those bits back on a test. Because of this, I will be doing various things throughout the semester to "exercise" your critical thinking, problem solving, reading, writing, speaking, listening, teamwork, technology, information seeking, and math skills. I will also be doing everything I can to get you to care about the issues we discuss, and to feel accountable for the time, abilities and opportunities that you have. If some of these broad goals are realized via this course and the overall program at Dordt, it is much less important that you retain all "the information" that we cover, since you will have no problem later on rediscovering, understanding, refining, communicating, and using similar information as your needs arise.

Text and Materials:

Gitman, L., Joekhnk, M., (2008). *Personal Financial Planning*. 11th Ed. Mason, OH: Thomson Higher Education

Course Requirements/Grading Criteria:

Grading will be based on a percentage of points earned of the total points. Points will be earned on tests, assignments quizzes, class projects and class participation. The approximate points possible are:

3 tests @ 100 points each	300
Comprehensive Final exam	150
Papers	100
Assignments / quizzes	200
Resume	20
Attendance / Participation	50
	720*

*These points are approximate

Grading Scale:

93% - 100%	A	80% - 82.9%	B-	67% - 69.9%	D+
90% - 92.9%	A-	77% - 79.9%	C+	63% - 66.9%	D
87% - 89.9%	B+	73% - 76.9%	C	60% - 62.9%	D-
83% - 86.9%	B	70% - 72.9%	C-	Below 60%	F

Class Participation Rubric:

Attends Class	Occasionally Attends Class	Rarely Attends Class
Asks Questions	Occasionally asks questions	Rarely asks questions
Contributes to Discussion	Occasionally Contributes to Discussion	Rarely Contributes to Discussion
Offers Appropriate Comments or Opinions	Occasionally Offers Comments or Opinions	Rarely Offers Comments or Opinions
Courteous to Other Classmates	Respects Others opinions	Is Disruptive / Distracts Others During Class

My thoughts: I believe that class participation is critical, not just important. Please see Communication Skills listed below. Class participation will be assessed at the beginning and at the end of the semester based in part on attendance and subjectively by me. I may ask you to fill out a personal self report concerning your class participation.

Attendance Policy and Classroom Conduct: Courteous classroom conduct is expected of all students. Attendance is expected.

If you are absent, it is your responsibility to contact either myself or another student to find out what was covered during the time missed. I will pass along any handouts from class but if you would like notes from the lecture, you should get them from another student. You are also responsible to ask about and complete any assignment that may be due upon your return that may not be on the assignment sheet.

Missed Assignment Policy: Each assignment given in class will also be assigned a due date. I will generally ask for assignments to be handed in at the beginning of class. Any assignment that is handed in after I collect it will be considered late and will receive no credit. Any exceptions to this policy may be granted for a particular assignment but only if you discuss the situation with me before the due date of the assignment.

My thoughts: Realistically, your boss, your employees and your customers will expect your work to be completed on time, and so I will ask you to do the same in this class.

Make-Up Test Policy: All makeup tests will be handled on an individual basis. If you are unable to take the test at its scheduled time, it is your responsibility to contact me to arrange a makeup **before** the test is administered. You will need to take all the tests that are given in this class.

My thoughts: This is a pretty important policy for me. I want everyone to have a chance to take the test at the same time (so no students have an extra day to prepare). From an administrative standpoint I think it is my attempt to be fair, but also to leave a little sanity in my life as I try to manage the grading and paperwork.

In-Class Activity Policy: Graded assignments and quizzes completed during class time cannot be made up. They may be open notebook and may be given any time during class.

Students Requesting Assistance or Accommodations: Students who require assistance or accommodations based on the impact of a documented disability must contact the Coordinator of Services for Students with Disabilities to access accommodations.
CSSD: Mrs. Marliss Van Der Zwaag, Office: L168 (ASK Center),
Office Phone: ext. 6490, Email: mvdzwwag@dordt.edu

Communication Skills: both written and verbal, are critically important in the workplace. In this light, your communications in class discussions should be professional, as should your written work that I will ask you to turn in. The assigned written work will be evaluated with a 75% weighting on content and a 25% weighting on spelling, grammar, and format (professionalism). If citation of any material is required in your writing, please use APA style.

Email Expectations: Please check your email regularly for class announcements, schedule changes, etc. When writing emails to professors, please be professional – include your greeting (e.g. Hello), enter a subject into the subject line (e.g. question about class today), and a proofread message. To professors, email is more formal than instant messaging or text messaging. If you have an urgent message (e.g. missing a test because of an illness), a phone call is more professional than email.

My thoughts: In the “working world” the formality of email seems to be in a state of flux. Many companies still seem to be “in between” the formality of a memo, and the informality of instant messaging. Since you probably know how to be informal with email and instant messaging, in this class I will ask for the other side of the pendulum, a more professional email.

Academic Dishonesty Policy: Dordt College is committed to developing a community of Christian scholars where all members accept the responsibility of practicing personal and academic integrity in obedience to biblical teaching. For students, this means not lying, cheating, or stealing others’ work to gain academic advantage; it also means opposing academic dishonesty. Students found to be academically dishonest will receive academic sanctions from their professor (from a failing grade on the particular academic task to a failing grade in the course) and will be reported to the Student Life Committee for possible institutional sanctions (from a warning to dismissal from the college). Appeals in such matters will be handled by the student disciplinary process. See the Student Handbook at www.dordt.edu/campus_life/student_handbook/general_information.shtml#academic_dishonesty

Electronic Grading Information: The final course grade will be determined as outlined in the course syllabus. It is the students’ responsibility to keep track of how they are doing as they proceed through the course, based upon information in the syllabus. Any use of an electronic grade book for Dordt courses is limited to the providing of information on individual assignments and at any given time may **not** be a comprehensive assessment of your course grade.