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**Course Syllabus Form**

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| 1. **Course code**: FIN 422
 | 1. **Course title:** Personal Finance
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| 1. **College:** Business Administration
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| 1. **Department:** Economics and Finance
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| 1. **Program:** College Undergraduate programs
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| 1. **Course credits:** 3 credit hours
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| 1. **Course NQF Level:** 7
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| 1. **NQF Credits:** 12
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| 1. **Prerequisite:** FIN 320
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| 1. **Lectures Timing & Location:**
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| 1. **Course webpage:** https://sites.google.com/site/financedrbora/fin422
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| **Course coordinator:** Dr. Anis Khayati Office: S1B 274; Tel: 1743 8802; Email: aelkhayati@uob.edu.bh |
| 1. **Academic year:** 2020 / 2021
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| 1. **Semester:**
 |  | **First** | X | **Second** |  | **Summer** |
| 1. **Textbook(s):**

Billinggsley–Gitman-Joehnk (2017). Personal Financial Planning, Cengage, 14e.ISBN-9781305636613 |
| 1. **References:**

UoB’s extensive libraryhttp://www.ac-knowledge.net/uobv3/language/en-US/Login.aspx |
| 1. **Other learning resources used (e.g. e-Learning, field visits, periodicals, software, etc.):**

You are strongly encouraged to read the financial press such as The Wall Street Journal ([www.wsj.com](http://www.wsj.com)), Financial Times (www.ft.com), by paying more attention to Money and Investing. |
| 1. **Course description (as per the published):**

Overview of personal finance, basic concepts of personal financial planning, managing personal finances, protecting personal financial resources, investing personal wealth and controlling personal financial resources |

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| 1. **Course Intended Learning Outcomes (CILOs)**
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| ***CILOs*** | *Mapping to PILOs* |
| a | b | c | d | e | f |
| 1. Describe the personal financial planning process anddefine their goals  | ü |  |  |  |  |  |
| 2. Understand the relationship between financial plans and statements | ü |  |  | ü |  |  |
| 3. Develop a cash management strategy that incorporates a variety of savings plans | ü |  |  | ü |  |  |
| 4. Design a plan to research and select a new or used auto/home |  | ü |  | ü |  |  |
| 5. Develop a plan to establish a strong credit history; apply for, obtain, and manage open forms of credit; choose the right credit cards and recognize their advantages and disadvantages |  | ü |  | ü |  |  |

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| 1. **Course assessment:**
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| *Assessment Type* | *Details/ Explanation of Assessment in relation to CILOs* | *Number* | *Weight* | *Date(s)* |
| Assignments | 3, 4,5 | 2 | 20% |  |
| Report/Case study | 4,5 | 1 | 30% |  |
| Quiz | 1,2,3 | 1 | 10% |  |
| Final Exam | 3,4,5 | 1 | 40% |  |
| Total |  |  | 100% |  |

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| 1. **Description of Topics Covered**
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| ***Topic Title*** ***(e.g. chapter/experiment title)*** | *Description* |
| **Chapter 1:** Understanding the financial planning process | *This chapter reviews the financial planning process and explains its context.* |
| **Chapter 2:** Using financial statements and budgets | *This chapter helps you define your financial goals and explains how to gauge your progress carefully over time.* |
| **Chapter 4:** Managing your cash and savings | *This chapter presents a variety of different alternatives and focuses on key characteristics that include minimum balances, interest rate returns and costs, liquidity and safety* |
| **Chapter 5:** Making auto and housing decisions | *This chapter presents frameworks for deciding when to buy a first home and how to finance it, and when to rent rather than a purchase one. It also discusses the best way to go about buying a new or a used car.* |
| **Chapter 6:** Using Credit | *This chapter reviews the common sources of consumer credit and provides a framework for choosing among them.* |
| **Chapter 7:** Using consumer loans | *This chapter provides you with an applied framework for evaluating the best ways to select among and obtain consumer loans.* |
| **Chapter 11:** Investment planning | *This chapter discusses how to determine the amount of investment capital needed to reach common financial goals and explain how to invest for retirement.* |
| **Chapter 14:** Planning for retirement | *This chapter discusses the importance of retirement planning and encourages action by identifying the major pitfalls that you must overcome.*  |

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| **21. Weekly Schedule** |
| *Week* | *Date* | *Topics covered* | *CILOs* | *Teaching Method* | *Assessment* |
| ***1*** | 07/02/21 | **Chapter 1:** Understanding the financial planning process | 1 | Lecturing | Quiz |
| ***1*** | 14/02/21 | **Chapter 1:** Understanding the financial planning process | 1 | Lecturing | Quiz |
| ***2*** | 21/02/21 | **Chapter 2:** *Using financial statements and budgets* | 2-4-5 | Lecturing/Presentation | Quiz + Assignment 1 |
| ***3*** | 28/02/21 | **Chapter 2:** *Problem Solving****Exercises/Homework:****Discussion questions* *Problems*Web Exercise | 2-4-5 | Demonstrating/Collaborating\*Classroom discussions | Quiz + Assignment 1 |
| ***4*** | 07/03/21 | **Chapter 4:** *Managing your cash and savings* | 3-4-5 | Lecturing/Presentation | Quiz + Assignment 1 |
| ***5*** | 14/03/21 | **Chapter 4:** *Problem Solving****In-class Exercises/Homework:****Discussion questions* *Problems*Web Exercise | 3-4-5 | Demonstrating/Collaborating\*Classroom discussions | Assignment 1 |
| ***6*** | 21/03/21 | **Chapter 5:** *Making auto and housing decisions* | 4-5 | Lecturing/Presentation | Assignment 2 |
| ***7*** | 28/03/21 | **Chapter 5:** *Problem Solving****Exercises/Homework:****Discussion questions* *Problems*Web Exercise | 4-5 | Demonstrating/Collaborating\*Classroom discussions | Assignment 2 |
| ***8*** | 04/04/21 | **Mid Semester Break** |  |  |  |
| ***9*** | 11/04/21 | **Chapter 6:** *Using Credit* | 4-5 | Lecturing/Presentation | Report and Final Exam |
| ***10*** | 18/04/21 | **Chapter 6:** *Using Credit****Exercises/Homework:****Discussion questions* *Problems*Web Exercise | 4-5 | Demonstrating/Collaborating\*Classroom discussions | Report and Final Exam |
| ***11*** | 25/04/21 | **Chapter 7:** *Using consumer loans* | 3-4 | Lecturing/Presentation | Report and Final Exam |
| ***12*** | 02/05/21 | **Chapter 7:** *Using consumer loans****Exercises/Homework:****Discussion questions* *Problems*Web Exercise | 4-5 | Demonstrating/Collaborating\*Classroom discussions | Report and Final Exam |
| ***13*** | 09/05/21 | **Chapter 11:** *Investment planning* | *4-5* | *Lecturing*/Presentation | Report and Final Exam |
| ***14*** | 16/05/21 | **Chapter 11:** *Investment planning****Exercises/Homework:****Discussion questions* *Problems*Web Exercise | *4-5* | Demonstrating/Collaborating | Report and Final Exam |
| ***15*** | 23/05/21 | **Chapter 14:** *Planning for retirement* | *4-5* | *Lecturing*/Presentation | Report and Final Exam |
| **Prepared by:** Dr. Anis Khayati |
| Date: 02/02/2021 |