Course Description and Prerequisites:
The emphasis of this class is on understanding the importance of developing financial goals and how financial decisions affect those goals throughout your lifetime. In addition, you will develop your own financial goals along with a financial plan that will enable you to meet those goals. This course is open to all admitted students to the university.

Grade for this course: This course is set up to be graded as a regular letter grade course (e.g., A, B, C, etc). Students in FNAN 300 have the option to elect to have a credit/no credit status. Students wishing to take this course as a credit/no credit course must take the authorization form to the registrar’s office prior to the last day to add. The form can be found online at: http://registrar.gmu.edu/forms/CWGF.pdf

Course Materials:
- Relevant articles and online resources to emphasize key concepts and applications

Course and Learning Objectives:
- To understand the importance of developing personal financial goals.
- To understand the basic concepts of the time value of money and how it relates to one’s personal financial goals.
- To understand the implications of taxes on one’s personal financial goals.
- To understand the various financial services available to support one’s financial goals.
- To understand the costs, benefits, and risks of consumer credit alternatives.
- To describe various types of insurance that can be used to reduce the risk of financial loss.
- To develop risk management strategies to protect oneself against possible adverse events (market downturn, unemployment, etc.).
- To understand the costs and benefits of home ownership.
- To develop a personal financial plan.
- To understand basic investment principles of stocks, bonds, and mutual funds.

Course Outline/Schedule:
The course outline/schedule is tentative and may be changed over the course of the semester. I will notify you of any changes via email and a revised schedule on Blackboard. It can be found as a separate document on Blackboard under “Syllabus and Course Outline”.
Honor Code:
Students are expected to know and follow the GMU Honor Code which can be found at http://academicintegrity.gmu.edu/.

University Office of Disability Services:
If you have a disability or situation of which I need to be aware, please schedule a time to discuss this with me at the beginning of the semester. If any accommodations are to be made, disabilities must be documented with the Office of Disability Services (ODS). The mission of the ODS at George Mason University is to facilitate equal access for students with disabilities to university programs, events, and services. The ODS is located in the Student Union Building 1, Room 234 or consult their web site at http://ods.gmu.edu/resources.php

Performance Evaluation:
The grade you receive is entirely your responsibility. There will be approximately 14 – 21 assignments over the course of the semester. Your grade will be based on the percentage of assignments that you complete and the points associated with each assignment (assignments have different point values). The chart below outlines your grade based on your decision for traditional grading or pass/no credit:

<table>
<thead>
<tr>
<th>Course Component</th>
<th>Traditional Grade</th>
<th>Pass/No Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 – 100% of total points</td>
<td>A</td>
<td>Pass</td>
</tr>
<tr>
<td>80 – 89% of total points</td>
<td>B</td>
<td>Pass</td>
</tr>
<tr>
<td>70 – 79% of total points</td>
<td>C</td>
<td>Pass</td>
</tr>
<tr>
<td>60 – 69% of total points</td>
<td>D</td>
<td>No credit</td>
</tr>
<tr>
<td>Below 60% of total points</td>
<td>F</td>
<td>No credit</td>
</tr>
</tbody>
</table>

Final grades will not be posted on Blackboard. You can access Patriot Web for final grades approximately 48 hours after the last section has completed their exams. I do not negotiate final grades. Once posted, they are final.

Communication:
Please use your GMU email account that identifies you by name for course work and correspondence. The easiest way to communicate with me outside of class is via email at [instructor email address]. You can generally expect a reply within one business day (defined as Monday through Friday). I may not respond to emails over the weekend.

School of Management Community Standards of Behavior:
The mission of the School of Management at George Mason University is to create and deliver high quality educational programs and research. Students, faculty, staff, and alumni that participate in these educational programs contribute to the well-being of society. High quality educational programs require an environment of trust and mutual respect, free expression and inquiry, and a commitment to truth, excellence, and lifelong learning. Students, program participants, faculty, staff, and alumni accept these principles when they join the SOM community. In doing so, they agree to abide by the following Community Standards of Behavior:
- Respect for the rights, differences, and dignity of others
- Honesty and integrity in dealing with all members of the community
- Accountability for personal behavior

Integrity is an essential ingredient of a successful learning community. Ethical standards of behavior help promote a safe and productive community environment, and ensure every member the opportunity to pursue excellence.

SOM can and should be a living model of these behavioral standards. To this end, community members have a personal responsibility to integrate these standards into every aspect of their experience at the SOM. Through our personal commitment to these Community Standards of Behavior, we can create an environment in which all can achieve their full potential.