Course Description
This course has two components: specific information about personal finance, and general tools of analysis. Making good financial decisions requires both. We will cover personal and family financial planning with an emphasis on financial recordkeeping, planning your spending, tax planning, consumer credit, making buying decisions, purchasing insurance, selecting investments, and retirement and estate planning. But throughout all of these topics, we will give special attention to how to acquire information and make better decisions. My goal is to teach you (and make you practice!) techniques that will be helpful even if the specific information doesn’t pertain to your situation (e.g., you encounter an uncommon financial situation, you spend time living in another country, the much ballyhooed “grand bargain” tax reform happens and the prevailing rules change).

Class meetings will have a combination of lecture, discussion, activities, and guest speakers. You will have textbook-based homework on Connect, and work on several projects outside of class.

Textbook and Connect

This textbook is required in conjunction with a subscription to the McGraw-Hill Connect. You may purchase an electronic copy of the textbook (Connect Plus), or buy a physical copy via the bookstore or anywhere else. Connect access can be purchased either at the GMU bookstore or through the Connect web site for this course:

**Course Websites (required)**
Connect

Facebook Group:
“GMU Personal Finance Spring 2015”
[https://www.facebook.com/groups/336892153173018/](https://www.facebook.com/groups/336892153173018/)

Electronic Devices
Be responsible and respectful.

I don’t anticipate there being much need for laptop computers in the course.

Please bring paper and a writing utensil to every class.
Grades
Final Exam 25%
Connect Homework 25%
In-class assignments and participation 20%
Other Assignments 30%
(Including but not limited to: stock trading, career plan, personal budget and income taxes)

I plan to use a traditional A>90, B>80, etc. scale. I may curve in extraordinary circumstances, but I won’t make the grading scale tougher.

Late assignments will have points deducted based on how late they are.

Attendance
I will do my absolute best not to waste your time. I don’t want to keep you in class just to hear my beautiful speaking voice. So if we complete all the lecture and activities for the week before class is over, then we’ll end the class accordingly.

However! You’re paying to take this class, and I have a responsibility to teach you. I believe that will happen best if you’re actually here to hear those lovely lectures, engage in class discussions, and participate in activities. When we have guest speakers, you should engage and ask appropriate questions.

So attendance isn’t explicitly required, but I plan to have frequent classwork where you’ll generate something to turn in, and that will be a part of your 20% in-class participation grade. If you miss class and want to make up those points, email me at dlkling2@gmu.edu, and I will arrange a makeup assignment. Examples include writing a short paper, doing a presentation in the next class, or posting an instructional video to our class Facebook page. The later you contact me about your absence, the more difficult the makeup will be, so stay in touch.

Accommodations for Disabilities
If you have a documented learning disability or other condition that may affect academic performance you should: 1) make sure this documentation is on file with Office for Disability Services (SUB I, Rm. 2500; 993-2474; http://ods.gmu.edu) to determine the accommodations you need; and 2) talk with me to discuss your accommodation needs.

Honor Code
Mason is an Honor Code university; please see http://oai.gmu.edu/the-mason-honor-code-2/ for a full description of the code and the honor committee process. The principle of academic integrity is taken very seriously and violations are treated gravely. What does academic integrity mean in this course? Essentially this: when you are responsible for a task, you will perform that task. When you rely on someone else’s work in an aspect of the performance of that task, you will give full credit in the proper, accepted form. Another aspect of academic integrity is the free play of ideas. Vigorous discussion and debate are encouraged in this course, with the firm expectation that all aspects of the class will be conducted with civility and respect for differing ideas, perspectives, and traditions. When in doubt (of any kind) please ask for guidance and clarification.