

New Course Request

Indiana University

Columbus Campus

Check Appropriate Boxes: Undergraduate credit  Graduate credit  Professional credit

1. School/Division BUSINESS 2. Academic Subject Code BUS-F

3. Course Number 255 (must be cleared with University Enrollment Services) 4. Instructor Haerberle

5. Course Title Topics in Finance: Personal Financial Decision-making

Recommended Abbreviation (Optional) (Limited to 32 Characters including spaces)

6. First time this course is to be offered (Semester/Year): Spring 2009

7. Credit Hours: Fixed at or Variable from 1 to 3

8. Is this course to be graded S-F (only)? Yes No

9. Is variable title approval being requested? Yes  No

10. Course description (not to exceed 50 words) for Bulletin publication: Course is designed to assist students in successfully managing their personal finances through the development of skills and competencies that will enable the student to make good financial decisions. Topics include: the four categories of money, personal financial statements, money management tools, and understanding credit.

11. Lecture Contact Hours: Fixed at or Variable from 1 to 3

12. Non-Lecture Contact Hours: Fixed at 0 or Variable from to

13. Estimated enrollment: 50 of which 0 percent are expected to be graduate students.

14. Frequency of scheduling: each Fall+Spring Will this course be required for majors? No

15. Justification for new course: Retention - students need these skills to work less and focus on academics more

16. Are the necessary reading materials currently available in the appropriate library? Yes

17. Please append a complete outline of the proposed course, and indicate instructor (if known), textbooks, and other materials.

18. If this course overlaps with existing courses, please explain with which courses it overlaps and whether this overlap is necessary, desirable, or unimportant. This course will replace BUS 103 Personal Financial Decision-making

19. A copy of every new course proposal must be submitted to departments, schools, or divisions in which there may be overlap of the new course with existing courses or areas of strong concern, with instructions that they send comments directly to the originating Curriculum Committee. Please append a list of departments, schools, or divisions thus consulted.

Submitted by: [Signature] Date 8-25-08 Department Chairman/Division Director

Approved by: [Signature] Date 9/11/08 Dean

Dean of Graduate School (when required) Date

Chancellor/Vice-President Date

University Enrollment Services Date

After School/Division approval, forward the last copy (without attachments) to University Enrollment Services for initial processing, and the remaining four copies and attachments to the Campus Chancellor or Vice-President.

**X103F Personal Financial Decision Making (1 Cr) – Fall 2008**

Class #29119: MW 10:30-11:45

Instructor: William C. Haeberle

Office: CC120

Contact: Oncourse email

Office hours: MW from 1:30-3:00

**Course Description:** X103F Personal Financial Decision Making (1 Cr) is designed to assist students to be successful in managing their personal finances, and to develop skills and competencies that will enable a student to make good financial decisions. Topics include the four categories of money, the personal financial statements, money management tools, the difference between an asset and a liability, the types of credit, how lenders make credit decisions, the credit report and the credit score, vehicles, and housing.

**Course Objectives:**

- Understand the four categories of money
- Begin developing money management skills and competencies
- Begin developing credit management skills and competencies
- Understand vehicles from a financial perspective
- Understand housing from a financial perspective

**By The End of the Course You Should (Drivers for Assessment):**

- Understand the four categories of money
- Be developing money management skills and competencies
- Be developing credit management skills and competencies
- Understand vehicles from a financial perspective
- Understand housing from a financial perspective

**Grading:** Final grades will be determined on the following basis:

8 Quizzes: the best 7 scores @ 20 points each	140 points
Class preparation, participation, and professionalism	<u>10</u>
Total	<u>150</u> points

**Quizzes:** The quizzes will be in class and are highlighted in bold on the course schedule (on page 2). There will be 8 quizzes (#1-8); the best 7 scores will count toward the course grade. I will give you 2 take-home practice quizzes (#P-1 and P-2) at the end of classes 1 and 2 to help you prepare for the quizzes.

**Missed Quizzes:** There will be no makeup quizzes, but you can miss one quiz since it is the best 7 of 8 scores.

**Course grades:** The grading scale will be: An A+ may be given at the discretion of the instructor, over 94%=A, 90-93%=A-, 87-89%=B+, 83-86%=B, 80-82%=B-, 77-79%=C+, 73-76%=C, 70-72%=C-, 67-69%=D+, 63-66%=D, 60-62%=D-, and less than 60%=F.

If you have questions about the subject matter or the administration of the course, please contact me. I wish you success in your study of personal finance.

**Fall 2008 - Course Schedule:**

- 8/20 1 Introduction to Personal Finance (Chapter 1)  
Take-home practice quiz P-1
- 8/25 2 Managing Cash Flow (Chapter 2)  
Personal Balance Sheet  
Cash Flow Statement  
Take-home practice quiz P-2
- 8/27 3 Managing Cash Flow (Chapter 2)  
Cash Flow Management Plan  
**Quiz 1**
- 9/1 Labor Day-No classes
- 9/3 4 Haerberle's Personal Capitalization and Other Financial Tools (Chapter 3)  
**Quiz 2**
- 9/8 5 Creating Healthy Personal Finances (Chapter 4)  
**Quiz 3**
- 9/10 6 Introduction to Credit (Chapter 5)  
**Quiz 4**
- 9/15 7 Introduction to Credit (Chapter 5)  
How Lenders Make Credit Decisions (Chapter 6)  
**Quiz 5**
- 9/17 8 How Lenders Make Credit Decisions (Chapter 6)  
**Quiz 6**
- 9/22 9 Vehicles (Chapter 7)  
**Quiz 7**
- 9/24 10 Housing (Chapter 8)  
**Quiz 8**

**Academic Policies and Procedures**

Each student in the course is expected to follow the Indiana University Code of Student Rights, Responsibilities, and Conduct. Also, everyone is expected to use the academic guidelines in the Code of Student Ethics, Indiana University.

**If you need special arrangements for a documented disability, please contact Ken Amberger, Adaptive Educational Services Coordinator, in Student Services Center.**

**If you would like to share pertinent medical information, or request special arrangements for class seating, or need special assistance in the event of a building evacuation, please see me after the first class meeting.**

**If you need accommodations for religious reasons, please see me after the first class meeting or make an appointment with me as soon as possible.**