

Grande Prairie Regional College
Department of Business Administration and Commerce
Course Outline
BA 2700 (3-0-0) UT 45 Hours
Fundamentals of Personal Finance
Fall 2005

Instructor: Ken Riley
Office: C307
Office hours: Wed. & Fri. 10am – 11:30am or by appointment
Telephone: 539-2017
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Time and Place: Tuesday & Thursday: 11:00am – 12:20pm
B206

Prerequisites: BA 1050 or consent of instructor

Transfers To: AU (Please consult the Transfer Guide for specifics.)

Delivery: Lecture

Course Description:

The communication techniques and relationship skills, as well as the psychological characteristics that influence client behaviour are topics in this course. The course covers financial statement preparation and analysis from a personal perspective, and the cash and debt management that flows from these statements. This course reviews time value of money and economic concepts applicable to the principal subject areas of financial planning.

Content Description:

1. Understanding the client
2. Communicating with the Client
3. Micro and macro economics
4. The financial planning process
5. Time value of money
6. Constructing and analyzing personal financial statements
7. Managing debt and financing major objectives

Classroom work will include lectures and discussion of required topics, selected problems and cases. Students are expected to have read all assigned readings, cases and problems before coming to class and to participate fully in their discussion and analysis.

Course Materials: The required text for this course is:

Course material from the Institute of Canadian Bankers

Evaluation:

The grading system employed in this course will be:

Quizzes/Assignments	35%
Participation	5%
Midterm Examination	25%
Final Examination	35%

To receive ICB credit, students must obtain 60% (C-) on the course.

Assignments:

A number of quizzes and assignments will be given throughout the year. Students will be notified at least one week before they are due.

Participation:

Each student is expected to come to class having read the material and completing any assignments given. Marks will be based on the contribution made to the class by the student; note that both quantity and quality of the contribution will be assessed.

Midterm Examination:

A midterm examination is scheduled for the week of October 24th.

Final Examination:

A final examination will be held with time and place to be announced.

Plagiarism:

Plagiarism will not be tolerated and, as such, any submitted work may be investigated for this possibility. Please ensure you read and understand the College's policy on plagiarism as published in the 2005/2006 Calendar. If you have questions on whether or not you might be violating this policy, please discuss this with your instructor before you submit your assignment.

COURSE TIMELINES & SUGGESTED QUESTIONS:

Week of:

September 5:	General Introduction
September 12:	Understanding the client
September 19:	Understanding the client
September 26:	Communicating with the client
October 3:	Communicating with the client
October 10:	Thanksgiving Day (October 10 th) Micro and macro economics
October 17:	The financial planning process
October 24:	Midterm Examination Time value of money
October 31:	Time value of money
November 7:	Constructing and analyzing personal financial statements (No class November 11 th)
November 14:	Constructing and analyzing personal financial statements
November 21:	Managing debt and financing major objectives
November 28:	Managing debt and financing major objectives
December 5:	Course Review
Final Exam:	Time and date to be announced

(Dates are approximate and may be changed by the instructor to meet changing conditions in the class.)