



**Grande Prairie Regional College**  
**School of Business**  
**Department: Business Administration and Commerce**

**Course Outline**  
**BA 2700 (3-0-0) UT 45 Hours**  
**Fundamentals of Personal Finance**  
**Fall 2007**

**Instructor:** Ken Riley Phone: 539-2017  
Office: C307 E-mail: [kriley@gprc.ab.ca](mailto:kriley@gprc.ab.ca)  
Office hours: Monday & Thursday 1:00- 2:30pm  
or by appointment

**Time and Place:** Tuesday & Thursday: 11:30am – 12:50pm  
B206

**Prerequisites:** BA 1050 or consent of instructor

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

Institute of Canadian Bankers (To receive ICB credit, students may have to apply to the ICB for exemption or may have to write a qualifying exam. See the ICB program for specifics.)

**Delivery:** Lecture

**Course Materials:** The required text for this course is:

Course material from the Institute of Canadian Bankers

**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.

**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 notified at least one week before they are due. It is expected that assignments will be typed

*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 22nd.

*Final Examination:*

A final examination will be held between Dec. 10<sup>th</sup> and 19<sup>th</sup> with the location to be announced.

The grading conversion chart is as follows:

**Business Administration and Commerce Department  
Grading Conversion Chart**

<b>Alpha Grade</b>	<b>4-point Equivalent</b>	<b>Percentage Guidelines</b>	<b>Designation</b>
<b>A<sup>+</sup></b>	<b>4</b>	<b>90 – 100</b>	<b>EXCELLENT</b>
<b>A</b>	<b>4</b>	<b>85 – 89</b>	
<b>A<sup>-</sup></b>	<b>3.7</b>	<b>80 – 84</b>	<b>FIRST CLASS STANDING</b>
<b>B<sup>+</sup></b>	<b>3.3</b>	<b>76 – 79</b>	
<b>B</b>	<b>3</b>	<b>73 – 75</b>	<b>GOOD</b>
<b>B<sup>-</sup></b>	<b>2.7</b>	<b>70 – 72</b>	
<b>C<sup>+</sup></b>	<b>2.3</b>	<b>67 – 69</b>	<b>SATISFACTORY</b>
<b>C</b>	<b>2</b>	<b>64 – 66</b>	
<b>C<sup>-</sup></b>	<b>1.7</b>	<b>60 – 63</b>	
<b>D<sup>+</sup></b>	<b>1.3</b>	<b>55 – 59</b>	<b>MINIMAL PASS</b>
<b>D</b>	<b>1</b>	<b>50 – 54</b>	
<b>F</b>	<b>0</b>	<b>0 – 49</b>	<b>FAIL</b>

**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 2007/2008 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:**

**Week of:**

<b>September 3:</b>	General Introduction
<b>September 10:</b>	Understanding the client
<b>September 17:</b>	Communication with the client
<b>September 24:</b>	Communicating with the client
<b>October 1:</b>	Micro and macro economics
<b>October 8:</b>	Thanksgiving Day The financial planning process
<b>October 15:</b>	Time value of money
<b>October 22:</b>	Time value of money <b>Midterm Examination</b>
<b>October 29:</b>	Constructing and analyzing personal financial statements
<b>November 5:</b>	Constructing and analyzing personal financial statements
<b>November 12:</b>	Managing debt and financing major objectives
<b>November 19:</b>	Managing debt and financing major objectives
<b>November 26:</b>	Managing debt and financing major objectives
<b>December 3:</b>	Course Review
<b>Final Exam:</b>	Time and date to be announced

**(Dates are approximate and may vary slightly at the discretion of the instructor.)**