FINANCE 3350
FINANCIAL PLANNING FOR INDIVIDUALS

LECTURER: MR. DENNIS HAMMETT OFFICE 239 COBA
FALL 2005 CONTACT: DHAMMETT@UTEP.EDU
OFFICE HOURS: 3:00PM-6:00PM TR AND 11:30 AM – 12:30 PM W AND BY
APPOINTMENT.

Course Description: This class is designed to provide students with the skills of personal
financial planning. The class has a very practical application for students. It will provide
useful insights that can be used throughout their lifetimes. It is also designed for
students entering the Financial Service Sector. Topics covered include budgeting, all
types of insurance including health, life and homeowners; the use of different types of
accounts in retirement planning; estate planning, including the use of trusts; and emphasis
on mutual fund investing and their selection using statistical analysis provided by internet
services.

Grade Determination:
The course grade will be based on the following:
- Research Paper 25% (due date: ).
- Presentations 25% (this will be by groups).
- Midterm 25% Chapters 1,2,3,4,5,6,and 7.
- Final Exam 25% Chapters 8,9,10,13,14,and 15.

Attendance Policy:
Persistent tardiness will not be tolerated. A student that has either poor attendance or
chronic tardiness will be dropped from the course with a W or F as cumulated grades
indicate to that point in time. NO ASSIGNMENTS WILL BE ACCEPTED LATE.

Required Text:
PERSONAL FINANCIAL PLANNING; TENTH EDITION. GITMAN AND JOENK.

Withdrawal from Course:
After the course deadline, withdrawal from a course initiated by the student will result in
a grade of “F”. A grade of “W” can be assigned after the course deadline only with a
complete withdrawal from the University. Last day to withdrawal with a “W” is October
28, 2005.

Final examination Schedule: THURSDAY DEC 8, 2005 AT 4:00PM.
Scholastic Integrity

The University of Texas at El Paso prides itself on its standards of academic excellence. In all matters of intellectual pursuit, UTEP faculty and students must strive to achieve excellence based on the quality of work produced by the individual. In the classroom and in all other academic activities, students are expected to uphold the highest standards of academic integrity. Any form of scholastic dishonesty is an affront to the pursuit of knowledge and jeopardizes the quality of the degree awarded to all graduates of UTEP. It is imperative, therefore, that the members of this academic community understand the regulations pertaining to academic integrity and that all faculty insist on adherence to these standards.

Any student who commits an act of scholastic dishonesty is subject to discipline. Scholastic dishonesty includes, but is not limited to, cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts. Proven violations of the detailed regulations, as printed in the Handbook of Operating Procedures (HOP), and available in the Office of the Dean of Students, and the homepage of The Dean of Students (DOS) at www.utep.edu. may result in sanctions ranging from disciplinary probation, to failing grade on the work in question, to a failing grade in the course, to suspension or dismissal, among others.