FINANCE 3350
FINANCIAL PLANNING FOR INDIVIDUALS

LECTURER: MR. DENNIS HAMMETT  OFFICE 239 COBA
SPRING 2005  CONTACT: DHAMMETT@UTEP.EDU
OFFICE HOURS: 1:30PM-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 20% (this will be by groups).
Problems 20% (from the end of chapters-individual work).
Midterm 15% Chapters 1,2,3,4,5,6, and 7.
Final Exam 20% 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 FINACIAL 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 March
18, 2005.

Final examination Schedule: FRIDAY MAY 6, 2005 AT 10:00 AM